New Louth Wales.



ANNO SECUNDO

EDWARDI VII REGIS.

Act No. 66, 1902.

An Act to consolidate the enactments regulating the trade or business of Pawnbrokers in New South Wales. [Assented to, 4th September, 1902.]

BE it enacted by the King's Most Excellent Majesty, by and with the advice and consent of the Legislative Council and Legislative Assembly of New South Wales in Parliament assembled, and by the authority of the same, as follows:—

PART I.

PRELIMINARY.

1. This Act may be cited as the "Pawnbrokers Act, 1902," and is divided into Parts, as follows:—

PART I.—PRELIMINARY—ss. 1-4.

PART II.—LICENSES—ss. 5-10.

PART III.—Business of Pawnbroking—ss. 11-30.

PART IV.—MISCELLANEOUS AND LEGAL PROCEDURE—ss. 31-46.

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2. (1) The Act thirteenth Victoria, number thirty-seven, is

hereby repealed.

(2) All licenses granted under the authority of the Act hereby repealed, and existing at the time of the passing of this Act, shall be deemed to have been granted hereunder.

Interpretation. 13 Vic. No. 37, ss. 2 and 36.

3. In this Act, unless the context or subject-matter otherwise indicates or requires,-

"article" includes every species of chattels and goods whatsoever;

"justice" means justice of the peace;

"license" means a license granted under this Act to carry on the

trade or business of a pawnbroker;

"pawnbroker" means a person who carries on business or seeks his livelihood in or by advancing upon interest, or for or in expectation of profit, gain, or reward, any sum of money upon security, whether collateral or otherwise, of any article taken by such person by way of pawn, pledge, or security.

To whom Act not to apply. Ibid. Rider.

4. Nothing in this Act shall be construed to apply to loans or advances made on any goods, chattels, live stock, wool, bonds, bills, title-deeds, or other security by merchants, bankers, commission agents, brokers, or licensed auctioneers in the ordinary and bona fide course of mercantile or banking transactions if the interest on any such loans or advances does not exceed the rate of ten per centum per annum.

PART II.

LICENSES.

Penalty on pawnbroking without license. Ibid. s. 1.

with the

Manner of obtaining license. Ibid. s. 3.

First Schedule.

5. Whosoever carries on the trade or business of a pawnbroker without having previously obtained a license, shall, for such offence, be liable to a penalty not exceeding twenty pounds.

6. (1) Any person wishing to obtain a license shall deliver to the clerk of petty sessions for the police district in which he intends to carry on the trade or business of a pawnbroker, an application in the form contained in the First Schedule hereto, together with a certificate in the form contained in the said Schedule, signed by five householders residing in such district.

(2) The justices assembled in the petty sessions for such district next after such notice has been so delivered, may, if satisfied as to the character of the person so applying, grant a license to such person under their hands in the form contained in the Second Schedule hereto.

Second Schedule.

(3) All matters of applications for licenses shall be heard and determined in open court, and shall be judicial inquiries.

Ibid. s. 4.

(4)

(4) Every license shall be delivered to the person applying 13 Vic. No. 37, s. 3. for it on payment of ten pounds to be paid over to the Treasurer.

7. Every license shall, subject to the provisions of this Act, be Duration of license.

in force for one year from the date thereof.

8. (1) Every clerk of petty sessions shall keep an alphabetical Record of license to record of all licenses granted by the court of petty sessions of which he be kept. Ibid. s. 5.

(2) Every such clerk neglecting so to do shall be liable to a

penalty not exceeding five pounds.

9. No pawnbroker holding a license shall by virtue of one separate license to license keep more than one house, shop, or other place for taking in be taken out for goods or chattels to pawn, but for each and every house, shop, or other *Ibid.* s. 10. place which any person keeps for the purposes aforesaid a separate and distinct license shall be taken out and paid for.

10. Persons in partnership and carrying on the trade or Partner's license. business of a pawnbroker in one house, shop, or tenement only shall *Ibid.* s. 11. not be obliged to take out more than one license in any one year for

carrying on such trade or business.

PART III.

BUSINESS OF PAWNBROKING.

11. (1) Every person who holds a license shall have his name Pawnbroker's name, at length painted in legible characters at least two inches deep with the his premises. words "licensed pawnbroker" constantly and permanently remaining *Ibid.* s. 8. and plainly to be seen and read over the door of each shop or other place by him kept or made use of for carrying on the trade or business of a pawnbroker.

(2) Any such person who fails or neglects to comply with the provisions of this section shall for every such offence be liable to a

penalty not exceeding ten pounds.

12. (1) Any person holding a license shall, on demand at his Production of license. licensed house or place wherein or whereat such license is exercised, *tbid. s. 12.* produce it to any justice or to any constable authorised by any justice

by writing under his hand to demand the production thereof.

(2) Any such person who refuses or neglects to produce his Penalty. license shall for every such refusal or neglect be liable to a penalty not exceeding ten pounds unless he gives some reasonable excuse to the satisfaction of the justice or justices hearing the case for the non-production thereof.

13. (1) Every licensed pawnbroker taking in pawn any article Entries to be ma 'e whereon any money is to be lent shall, before advancing any money on taking pledge. Thid. ss. 15, 16, 18

kept for that purpose-

(a) a fair and reasonable description of such article;

(b) the sum of money in the whole advanced thereon, with the rate of interest to be charged on the same by the week or month, as the case may be;

(c) the true date at which such article is pawned;

(d) the name of the party by or for whom such article is pawned, and his place of residence, according to the statement of the person pawning, into which last-mentioned circumstances the pawnbroker shall inquire of the person pawning before any money is lent or advanced to him;

and where a longer time for redemption than three months is agreed upon —

(e) the time so agreed upon.

Numbering of entries.
13 Vic. No. 37, s. 18.

(2) Every such entry as aforesaid shall be numbered consecutively throughout the year, the first pledge received by any pawnbroker on or after the first day of January in each year being respectively numbered one, the second two, and so on progressively throughout the year.

Penalty.

(3) Any such pawnbroker who fails to comply with the provisions of this section shall, for every such offence, be liable to a penalty not exceeding ten pounds.

Duplicate to be given. Ibid. s. 18.

14. (1) Every licensed pawnbroker, at the time of taking any article in pawn, shall give to the person pawning the same a duplicate of every such entry fairly and legibly written, or partly written and partly printed, with the signature of such pawnbroker thereto, containing every particular inserted in the original entry, and corresponding therewith in number.

Penalty.

(2) Any licensed pawnbroker who fails or neglects to comply with the provisions of the next preceding subsection shall be liable to a penalty not exceeding ten pounds.

Acceptance of duplicate.

(3) No pawnbroker shall receive or retain any pledge unless such duplicate is accepted at the time by the party pawning, and every such duplicate shall be delivered gratis, and shall be produced to the pawnbroker before he shall be obliged to redeliver the articles mentioned therein, or any of them.

Duplicates lost or stolen.

Ibid. s. 22.

15. If—

(a) any pawnbroker's duplicate is lost or mislaid by, or fraudulently taken or obtained from, the owner thereof;

(b) the articles mentioned therein remain unredeemed; and

(c) the person representing himself to be such owner produces and leaves with the pawnbroker who gave such duplicate a written declaration in the form prescribed by Part IV of the Oath's Act, 1900, duly taken and authenticated by some justice, and setting forth the circumstances of such loss or otherwise satisfactorily accounting for the non-production of such duplicate,

such pawnbroker shall, at the request of such person, deliver to him a copy of such duplicate.

16.

16. (1) Every person who at any time produces any such Holders of duplicates duplicate as aforesaid to the pawnbroker who gave the same, and to be deemed owners requires delivery of the articles therein specified, claiming to be the 13 Vic. No. 37, s. 21. owner or representing himself to be authorised by the owner thereof, shall be deemed to be such owner or to be so authorised, and shall be entitled to redeem such articles accordingly unless—

(a) such pawnbroker has notice from the real owner that such duplicate was lost by him or was fraudulently taken or

obtained from him; or

(b) such pawnbroker has been informed by some credible person

that such articles were stolen.

- (2) Whensoever any such pawnbroker refuses to deliver the articles to the party producing such duplicate he shall immediately give information of such refusal and of the particular grounds thereof to a justice or to some constable, together with a description of such party, or, if known to the pawnbroker, such party's name and place of residence.
- 17. (1) Unless a longer time is expressly agreed upon, the period Period for sale of during which any article taken in pawn may be redeemed shall be pledges. three months, at the expiration of which period, or at the expiration of any such longer period as has been so agreed upon, every such article shall be deemed forfeited, and may be sold.

(2) Any agreement for the forfeiture of any article before

the expiration of six months shall be wholly void.

18. Any pawnbroker who, under any circumstances or upon selling before any pretence, sells or otherwise disposes of, or causes or knowingly expiration of period. suffers to be sold or disposed of, any article so pawned before the rotal capitation of the said term of three months, or of such longer period as was agreed upon, shall, for every such offence, be liable to a penalty not exceeding twenty pounds over and above any damages for which he is liable to the owner or party injured.

19. (1) All articles forfeited on which in the whole any sum Mode of sale. above five shillings has been lent, shall be sold by public auction, and Ibid. s. 17.

not otherwise.

(2) A notice of every such sale, containing a catalogue of all such articles and the time when the same were respectively taken in pawn, shall be twice inserted in some public newspaper, published in New South Wales, four days at the least before the proposed day of sale.

(3) Any pawnbroker who offends against the provisions of this section shall forfeit to the owner of any articles sold contrary to the said provisions a sum not exceeding twenty pounds.

20. No purchase or pretended purchase by any pawnbroker or Pawnbroker not to person on his behalf of any article pawned with him shall in any purchase. ase be valid against the owner in any case.

11. Ibid. s. 17.

Application of proceeds of sale. 13 Vic. No. 37, s. 23

21. (1) If any article payned is sold for more than the full amount of the principal money and interest thereon which was due at the time of such sale, then the surplus, deducting the necessary charges of such sale, shall, if claimed within twelve months next after such sale, be paid upon demand to the person by or for whom such article was pawned, or his agent or assigns, or in case of death, to his executor or administrator.

Penalty. Ibid. s. 24.

(2) Any pawnbroker who offends against the provisions of this section shall, for every such offence, be liable to a penalty not exceeding ten pounds.

Entry to be made of all articles sold. Ibid. s. 23.

22. (1) Every pawnbroker shall from time to time enter in a book to be kept by him for that purpose a true and just account of the sale of every article which was pawned and which is sold or otherwise disposed of by him, specifying the date when such article was pledged and the true number of the entry then made thereof, and the name of the person who pledged the same and the day when and the amount for which every such article was sold.

Penalty. Ibid. s. 24.

(2) Any pawnbroker who offends against the provisions of this section shall for every such offence be liable to a penalty not exceeding ten pounds.

Pawner may inspect entries. Ibid.

23. (1) Every person by or for whom any article was pawned shall, if such article is sold or otherwise disposed of, be permitted to inspect the entry of such sale.

Penalty for refusing inspection.

(2) If such person produces the duplicate relating to the articles respecting which such inspection is required, and the pawnbroker or person employed by him refuses to permit such person to inspect any such entry or does not produce the book containing such entry, such pawnbroker or person employed by him shall for every such offence be liable to a penalty not exceeding ten pounds.

Pledges not to be taken from children or drunken persons. Ibid. s. 25.

24. If any licensed pawnbroker or any agent or servant employed by any such pawnbroker at any time purchases, receives, or takes in pawn any article from any person apparently under the age of fourteen years or apparently intoxicated with liquor such pawnbroker shall, for every such offence, be liable to a penalty not exceeding ten pounds.

Pawnbroker not to Ibid.

25. If any licensed pawnbroker, or any agent or servant anything but money. employed by any such pawnbroker, in any case where the value of the pledge or the amount agreed to be lent thereon does not exceed ten pounds,-

(a) advances upon any articles pawned or offered in pawn anything but money; or

(b) gives, sells, or exchanges in respect of any such article any goods or property in lieu of or in return for money,

such pawnbroker shall for every such offence be liable to a penalty

not exceeding ten pounds.

Hours for taking pledges. Ibid. s. 27.

26. (1) No licensed pawnbroker shall receive, or take in, or permit, or suffer to be received or taken in, any goods or chattels by

way of pawn, pledge, or in exchange, before eight of the clock in the forenoon, or after the closing time fixed by the Early Closing Act, 1899, or any Act amending the same.

(2) Any such pawnbroker who offends against the provisions renalty. of this section shall for every such offence be liable to a penalty not

exceeding ten pounds.

27. (1) No pawnbroker shall in any way exercise or carry on Days on which his trade or business as such pawnbroker on any Sunday, Christmas business not to be carried on.
Day, or Good Friday.

13 Vic. No. 37, s. 28.

(2) Any pawnbroker who offends against the provisions of Penalty. this section shall for every such offence be liable to a penalty not

exceeding ten pounds.

28. If any person who offers to any licensed pawnbroker, his Persons offering servant, or agent, by way of pawn, pledge, exchange, or sale, any article not giving article—

(a) is not able or refuses to give to such pawnbroker, servant, or be apprehended and agent a satisfactory account of himself, or of the means by Ibid. s. 31.

which he became possessed of such article; or

(b) wilfully gives any false information to such pawnbroker, servant, or agent as to whether such article is his property or not, or as to his name or place of abode, or as to the name

or place of abode of the owner of the article;

or if there is any other reason to suspect that such article is stolen or otherwise illegally or clandestinely obtained then any such pawnbroker, servant, or agent to whom such article is offered may seize and detain such person and such article so offered, and may deliver such person and such article so offered immediately into the custody of a constable; and such constable shall as soon as may be convey such person and article before some justice near to the place where such person is apprehended.

29. If any person not entitled nor having any colour of title by Persons not entitled law to redeem any article in pledge or pawn attempts or endeavours attempting to redeem to redeem the same, any pawnbroker with whom such article is in apprehended. pledge, or the servant or agent of such pawnbroker, may seize and Ibid. detain such person and deliver him immediately into the custody of a constable; and such constable shall as soon as may be convey such person before some justice near to the place where such person is

apprehended.

30. (1) If such justice, upon examination and inquiry, has cause subsequent to suspect that the article so offered was stolen or illegally or clandes-proceedings. tinely obtained, or that the person who so attempted or endeavoured to redeem any article had no pretence or colour of right to redeem the same, such justice may commit the person so apprehended as aforesaid into custody for such reasonable time as is necessary for obtaining proper information on the subject in order that he may be further examined. (2)

(2) If, upon either of the said examinations, it appears to the satisfaction of such justice that the article so offered was stolen or illegally or clandestinely obtained, or that the person who so attempted or endeavoured to redeem any article had no pretence or colour of right so to do, the said justice shall commit the person so apprehended as aforesaid to any gaol, there to be dealt with according to law, where the nature of the offence authorises such commitment by any other law, and where the nature of the offence does not authorise such commitment by any other law, then such commitment shall be for any period not exceeding three months.

PART IV.

MISCELLANEOUS AND LEGAL PROCEDURE.

Record to be evidence.

13 Vic. No. 37, s. 6.

31. In any proceeding before any justice or justices against any person alleged to be a licensed pawnbroker and liable as such to any such proceeding the production of the alphabetical record hereinbefore mentioned shall be evidence both of the personal identity of the person therein named and that the said person is a licensed pawnbroker under this Act:

Provided always that any other proof as to the fact of any person holding any such license may be admitted before any such justice or justices as they in their discretion see fit.

Pawnbroker to be deemed unlicensed until contrary shown. *Ibid.* s. 7.

32. In all proceedings under this Act against any person carrying on the trade or business of a pawnbroker without a license, such person shall, for all purposes connected with such proceedings, be deemed to be unlicensed unless he produces the license authorising him to carry on such trade or business to the justice or justices hearing the case, or produces other proof which is satisfactory to them of his being a licensed pawnbroker within the meaning of this Act.

Unlicensed persons keeping up signs, &c., liable to a penalty. *Ibid.* s. 9.

33. Whosoever, not holding a license, keeps up any sign, writing, painting, or other mark on or near to his house, shop, or premises which implies or gives reasonable cause to believe that such shop, house, or premises is or are the house, shop, or premises of a licensed pawnbroker shall for every such offence be liable to a penalty not exceeding ten pounds.

Lending license.

Ibid. s. 13.

34. (1) Whosoever having obtained a license lends it to any other person for the purpose of carrying on business as a pawnbroker under colour of such license shall for every such offence be liable to a penalty not exceeding twenty-five pounds.

Penalty.

(2) Where any person is convicted of an offence against the provisions of this section the justice or justices convicting such person may declare his license void, and such license shall thereupon become void.

(3) Thereafter no license shall be granted to any such

person for two years from the date of such conviction.

35. Whosoever forges, counterfeits, or alters, or causes to be Forged licenses. forged, counterfeited, or altered, any license, or produces or shows 1 Vic. No. 37, s. 14. any such forged, counterfeited, or altered license to any person entitled to demand the production thereof, shall be guilty of a misdemeanour, and shall be liable to such punishment by fine or imprisonment for any term not exceeding two years, with or without hard labour, or by both fine and imprisonment as aforesaid, as the Court thinks fit.

36. Whosoever-

Forging, &c., duplicates.

(a) forges or alters, or causes to be forged or altered, or knowingly Thid. s. 20. assists in forging or altering any such pawnbroker's duplicate, or utters, sells, disposes of, or puts off such duplicate so forged or altered, knowing the same to be so forged or altered, with intent to defraud any person whatsoever; or

(b) steals or unlawfully takes any such pawnbroker's duplicate stealing, &c., with a fraudulent intent, to deprive the owner of the same, duplicates. or of any article specified therein,

shall be guilty of a misdemeanour, and shall be liable to such punish-Penalty. ment by fine or imprisonment for any term not exceeding two years, with or without hard labour, or by both fine and imprisonment as aforesaid, as the Court thinks fit.

- 37. (1) If in the course of any proceedings whatsoever before Any justice may any justice, whether under this Act or otherwise, it appears to him to compel a pawnbroker be material or proper to require the production before him of any book, vouchers, &c. note, voucher, entry, memorandum, license, or other paper required *Ibid. s. 26*. by this Act to be kept by, or which ought to be in the custody of, any pawnbroker, such justice may summon such pawnbroker to attend before him and produce the same, and such pawnbroker is hereby required to produce every such book, duplicate, note, voucher, entry, memorandum, license, or other paper before such justice accordingly.
- (2) Any pawnbroker who does not attend upon such Penalty. summons or does not produce to such justice any book, duplicate, or entry so required, or produces the same in an altered state, and does not show a reasonable excuse in that behalf to such justice, shall for every such offence be liable to a penalty not exceeding ten pounds.
- 38. (1) If any article is stolen or unlawfully obtained from any stolen articles. person, or being lawfully obtained is unlawfully deposited, pawned, *Ibid.* s. 29. pledged, sold, or exchanged, any justice may, on complaint being made to him that such article is in possession of any licensed pawnbroker, issue a summons or warrant for the appearance of such licensed pawnbroker before any two justices, and for the production of the article.

(2) Such two justices may order such article to be delivered up to the owner thereof, either without any payment or upon payment of such sum and at such time as the said justices think fit.

(3) No such order shall bar any such licensed pawnbroker from recovering possession of such article by suit or action at law from the person into whose possession it comes by virtue of the order of the said justices, if such action is commenced within three months

next after such order is made.

(4) Any licensed pawnbroker who, being so ordered, refuses or neglects to deliver up the article, or who disposes of or makes away with the same after notice that it was stolen or unlawfully obtained as aforesaid, shall forfeit to the owner of such article the full value thereof, to be determined by the said justices.

Justices may order of compensation or otherwise.

39. (1) Any two justices may order any article unlawfully delivery of goods pawned, pledged, or exchanged which is brought before them, and the pawned on payment and the pawned on payment are pawned on payment as a stablished to the satisfaction of such justices. ownership of which is established to the satisfaction of such justices, to be delivered up to the owner by the person with whom they were sounlawfully pawned, pledged, or exchanged either without compensation or with such compensation to the party in question as the said justices deem fit.

13 Vic. No. 37 s. 30.

(2) This section shall be read as if it had been enacted before the passing of the Act nineteen Victoria number twenty-four, which Act is now consolidated in the Police Offences Act, 1901.

Penalties. Ibid. s. 32.

40. Any pawnbroker who offends against the provisions of this Act where no penalty in that behalf is by this Act specifically provided shall be liable to a penalty not exceeding twenty pounds.

Proceedings without written information. Ibid. s. 32.

41. On the hearing of the matter of any complaint under this Act the justice or justices may proceed although no information was exhibited or taken before such justice or justices, and all such proceedings by summons without information shall be as valid and effectual as if an information in writing had been exhibited.

Form of information and conviction. Ibid. s. 33.

42. (1) Any justice or justices before whom any information is laid in writing against any person, or before whom any person is convicted of an offence against the provisions of this Act may cause the information and the conviction to be drawn up according to the forms respectively given in the Third Schedule hereto, or any other forms to the same effect as the case requires.

Third Schedule.

(2) Nothing in this section contained shall invalidate any information or conviction laid or drawn in any other form which is specially suited to the case or is provided by law.

Costs and charges of informer, &c. Ibid. s. 35.

43. The informer or party prosecuting under this Act shall, over and above his share of any fine, forfeiture, or penalty imposed by this Act, be entitled to his costs and charges, to be ascertained and assessed by the justice or justices before whom the case is heard.

44.

44. No action at law shall lie against any justice, constable, or No action against other peace officer for or on account of any matter or thing whatsoever Justice or constable done or commanded by him in the execution of his duty or office under proved. this Act against any person offending or suspected to be offending 13 Vic. No. 37, s. 37. against the provisions of this Act, unless there is direct proof of corruption or malice.

45. No such action as mentioned in the next preceding section Limitation of action. shall be commenced but within three months next after the cause of *Ibid. s.* 37.

action or complaint arose.

46. If any person is sued for any matter or thing done by him General issue in the execution of this Act he may plead the general issue and give *Ibid.* s. 37 the special matter in evidence.

SCHEDULES.

FIRST SCHEDULE.

Form of application for a pawnbroker's license.

To the Worshipful the Justices of the Peace acting in and for the State of New South Section 6 (1). Wales.

I A.B. (state the trade or occupation) now residing at in the parish, city, town, or district of do hereby give notice that it is my intention to apply to the Court of Petty Sessions, to be holden for this district on the day of next, for a license to carry on the trade or business of a pawnbroker in the house and appurtenances thereunto belonging, situated at (here describe the house proposed to be licensed, specifying the situation of it, the person of whom rented, the present occupier, and whether now licensed) and which I intend to keep as a pawnbroker's shop.

Given under my hand at day of

this one thousand nine hundred and

Form of householders' certificate to be appended to the above.

We, the undersigned householders, residing within the city, town, or district of do hereby certify that the above A.B.

is a person of good fame and reputation, and fit and proper to be licensed to carry on the trade or business of a pawnbroker.

Witness our hands this one thousand nine hundred and

day of
One
Two
Three
Four
Five

Section 6 (2).

SECOND SCHEDULE.

New South Wales police district ? of to wit.

WHEREAS A.B. of the police district of has applied to us the justices assembled in petty sessions in and for such district holden at this

in the year of our Lord one thousand nine hundred and for a license to carry on the business of a pawnbroker in the house and premises now occupied by him, situate in street, in the in the police district of

Now we the said justices so assembled as aforesaid having inquired into the character of the said A.B., and being satisfied that he is a fit person to have such license granted to him do hereby authorise and empower him to carry on the trade or business of a pawnbroker, in the said house and premises, and not elsewhere, and this license shall continue in force for the space of twelve months from the date hereof, and no longer.

Granted by the Court of Petty Sessions at day of

aforesaid one thousand

nine hundred and

(Signed) C.D. Chairman.

Registered

Clerk of Petty Sessions.

Section 42.

THIRD SCHEDULE.

Form of Information.

New South Wales to wit.

BE it remembered that of in the State of New South Wales cometh on the in the year of our Lord

day of

before me (or us) J.P. one (or more) of His Majesty's justices of the peace assigned to keep the peace in and for the State of New South Wales, and giveth me (or us) to understand and be informed that hath been guilty of (here describe the offence).

Form of Conviction.

BE it remembered that on the day of in the year of our Lord is brought before me (or us) J.P. one (or more) of His Majesty's justices assigned to keep the peace in and for the State of New South Wales, and is charged before me (or us) with having (here describe the offence) and it appearing to me (or us) that the said is guilty of the said offence I (or we) do therefore adjudge the said (insert the adjudication).

Given under my (or our) hand (or hands) the day and year first above written.

By Authority: Reprinted by Alfred James Kent, Government Printer, Sydney, 1926 [10d.]

New Louth Wales.



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To whom Act not to apply.

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First Schedule.

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7. Every license shall, subject to the provisions of this Act, be Duration of license.

in force for one year from the date thereof.

8. (1) Every clerk of petty sessions shall keep an alphabetical Record of license to record of all licenses granted by the court of petty sessions of which he be kept.

Ibid. s. 5.

(2) Every such clerk neglecting so to do shall be liable to a

penalty not exceeding five pounds.

9. No pawnbroker holding a license shall by virtue of one separate license to license keep more than one house, shop, or other place for taking in betaken out for goods or chattels to pawn, but for each and every house, shop, or other Ibid. s. 10. place which any person keeps for the purposes aforesaid a separate and distinct license shall be taken out and paid for.

10. Persons in partnership and carrying on the trade or Partner's license. business of a pawnbroker in one house, shop, or tenement only shall *Ibid.* s. 11. not be obliged to take out more than one license in any one year for

carrying on such trade or business.

PART III.

BUSINESS OF PAWNBROKING.

11. (1) Every person who holds a license shall have his name Pawnbroker's name, at length painted in legible characters at least two inches deep with the sc., to be painted on words "licensed pawnbroker" constantly and permanently remaining Ibid. s. 8. and plainly to be seen and read over the door of each shop or other place by him kept or made use of for carrying on the trade or business of a pawnbroker.

(2) Any such person who fails or neglects to comply with the provisions of this section shall for every such offence be liable to a

penalty not exceeding ten pounds.

12. (1) Any person holding a license shall, on demand at his Production of license. licensed house or place wherein or whereat such license is exercised, *Ibid. s. 12.* produce it to any justice or to any constable authorised by any justice by writing under his hand to demand the production thereof.

(2) Any such person who refuses or neglects to produce his Penalty. license shall for every such refusal or neglect be liable to a penalty not exceeding ten pounds unless he gives some reasonable excuse to the satisfaction of the justice or justices hearing the case for the non-

production thereof.

13. (1) Every licensed pawnbroker taking in pawn any article Entries to be made whereon any money is to be lent shall, before advancing any money on taking pledge. thereon, cause to be entered in a fair and legible manner in some book libid. ss. 15, 16, 18 kept for that purpose—

(a) a fair and reasonable description of such article;

(b) the sum of money in the whole advanced thereon, with the rate of interest to be charged on the same by the week or month, as the case may be;

(c) the true date at which such article is pawned:

(d) the name of the party by or for whom such article is pawned, and his place of residence, according to the statement of the person pawning, into which last-mentioned circumstances the pawnbroker shall inquire of the person pawning before any money is lent or advanced to him;

and where a longer time for redemption than three months is agreed upon—

(e) the time so agreed upon.

Numbering of entries.

13 Vic. No. 37, s. 18

(2) Every such entry as aforesaid shall be numbered consecutively throughout the year, the first pledge received by any pawnbroker on or after the first day of January in each year being respectively numbered one, the second two, and so on progressively throughout the year.

Penalty.

(3) Any such pawnbroker who fails to comply with the provisions of this section shall, for every such offence, be liable to a penalty not exceeding ten pounds.

Duplicate to be given. Ibid. s. 18.

14. (1) Every licensed pawnbroker, at the time of taking any article in pawn, shall give to the person pawning the same a duplicate of every such entry fairly and legibly written, or partly written and partly printed, with the signature of such pawnbroker thereto, containing every particular inserted in the original entry, and corresponding therewith in number.

Penalty.

(2) Any licensed pawnbroker who fails or neglects to comply with the provisions of the next preceding subsection shall be liable to a penalty not exceeding ten pounds.

Acceptance of duplicate.

(3) No pawnbroker shall receive or retain any pledge unless such duplicate is accepted at the time by the party pawning, and every such duplicate shall be delivered gratis, and shall be produced to the pawnbroker before he shall be obliged to re-deliver the articles mentioned therein, or any of them.

Duplicates lost or stolen.

Ibid. s. 22.

15. If—

(a) any pawnbroker's duplicate is lost or mislaid by, or fraudulently taken or obtained from, the owner thereof;

(b) the articles mentioned therein remain unredeemed; and

(c) the person representing himself to be such owner produces and leaves with the pawnbroker who gave such duplicate a written declaration in the form prescribed by Part IV of the Oath's Act, 1900, duly taken and authenticated by some justice, and setting forth the circumstances of such loss or otherwise satisfactorily accounting for the non-production of such duplicate,

such pawnbroker shall, at the request of such person, deliver to him a copy of such duplicate.

16.

16. (1) Every person who at any time produces any such Holders of duplicates duplicate as aforesaid to the pawnbroker who gave the same, and to be deemed owners requires delivery of the articles therein specified, claiming to be the 13 Vic. No. 37, s. 21. owner or representing himself to be authorised by the owner thereof, shall be deemed to be such owner or to be so authorised, and shall be entitled to redeem such articles accordingly unless—

(a) such pawnbroker has notice from the real owner that such duplicate was lost by him or was fraudulently taken or

obtained from him; or

(b) such pawnbroker has been informed by some credible person that such articles were stolen.

- (2) Whensoever any such pawnbroker refuses to deliver the articles to the party producing such duplicate he shall immediately give information of such refusal and of the particular grounds thereof to a justice or to some constable, together with a description of such party, or, if known to the pawnbroker, such party's name and place of residence.
- 17. (1) Unless a longer time is expressly agreed upon, the period Period for sale of during which any article taken in pawn may be redeemed shall be pledges. three months, at the expiration of which period, or at the expiration Ibid. s. 16. of any such longer period as has been so agreed upon, every such article shall be deemed forfeited, and may be sold.

(2) Any agreement for the forfeiture of any article before the expiration of six months shall be wholly void.

18. Any pawnbroker who, under any circumstances or upon selling before any pretence, sells or otherwise disposes of, or causes or knowingly expiration of period. suffers to be sold or disposed of, any article so pawned before the Ibid. expiration of the said term of three months, or of such longer period as was agreed upon, shall, for every such offence, be liable to a penalty not exceeding twenty pounds over and above any damages for which he is liable to the owner or party injured.

19. (1) All articles forfeited on which in the whole any sum Mode of sale. above five shillings has been lent, shall be sold by public auction, and *Ibid.* s. 17.

not otherwise.

(2) A notice of every such sale, containing a catalogue of all such articles and the time when the same were respectively taken in pawn, shall be twice inserted in some public newspaper, published in New South Wales, four days at the least before the proposed day of sale.

(3) Any pawnbroker who offends against the provisions of this section shall forfeit to the owner of any articles sold contrary to

the said provisions a sum not exceeding twenty pounds.

20. No purchase or pretended purchase by any pawnbroker or Pawnbroker not to person on his behalf of any article pawned with him shall in any purchase. Case be valid against the owner in any case.

Application of proceeds of sale. 13 Vic. No. 37, s. 23

21. (1) If any article pawned is sold for more than the full amount of the principal money and interest thereon which was due at the time of such sale, then the surplus, deducting the necessary charges of such sale, shall, if claimed within twelve months next after such sale, be paid upon demand to the person by or for whom such article was pawned, or his agent or assigns, or in case of death, to his executor or administrator.

Penalty. Ibid. s. 24.

(2) Any pawnbroker who offends against the provisions of this section shall, for every such offence, be liable to a penalty not exceeding ten pounds.

Entry to be made of all articles sold. Ibid. s. 23.

22. (1) Every pawnbroker shall from time to time enter in a book to be kept by him for that purpose a true and just account of the sale of every article which was pawned and which is sold or otherwise disposed of by him, specifying the date when such article was pledged and the true number of the entry then made thereof, and the name of the person who pledged the same and the day when and the amount for which every such article was sold.

Penalty. Ibid. s. 24.

(2) Any pawnbroker who offends against the provisions of this section shall for every such offence be liable to a penalty not exceeding ten pounds.

Pawner may inspect entries. Ibid.

23. (1) Every person by or for whom any article was pawned shall, if such article is sold or otherwise disposed of, be permitted to inspect the entry of such sale.

Penalty for refusing inspection.

(2) If such person produces the duplicate relating to the articles respecting which such inspection is required, and the pawnbroker or person employed by him refuses to permit such person to inspect any such entry or does not produce the book containing such entry, such pawnbroker or person employed by him shall for every such offence be liable to a penalty not exceeding ten pounds.

Pledges not to be taken from children or drunken persons. Ibid. s. 25.

24. If any licensed pawnbroker or any agent or servant employed by any such pawnbroker at any time purchases, receives, or takes in pawn any article from any person apparently under the age of fourteen years or apparently intoxicated with liquor such pawnbroker shall, for every such offence, be liable to a penalty not exceeding ten pounds.

Pawnbroker not to advance, &c., Ibid.

25. If any licensed pawnbroker, or any agent or servant anything but money, employed by any such pawnbroker, in any case where the value of the pledge or the amount agreed to be lent thereon does not exceed ten pounds,-

(a) advances upon any articles pawned or offered in pawn anything but money; or

(b) gives, sells, or exchanges in respect of any such article any goods or property in lieu of or in return for money, such pawnbroker shall for every such offence be liable to a penalty

not exceeding ten pounds.

Hours for taking 26. (1) No licensed pawnbroker shall receive, or take in, or pledges. permit, or suffer to be received or taken in, any goods or chattels by Ibid. s. 27.

way

way of pawn, pledge, or in exchange, before eight of the clock in the forenoon, or after the closing time fixed by the Early Closing Act, 1899, or any Act amending the same.

(2) Any such pawnbroker who offends against the provisions Penalty. of this section shall for every such offence be liable to a penalty not

exceeding ten pounds.

27. (1) No pawnbroker shall in any way exercise or carry on pays on which his trade or business as such pawnbroker on any Sunday, Christmas business not to be carried on. Day, or Good Friday.

13 Vic. No. 37, s. 28.

(2) Any pawnbroker who offends against the provisions of Penalty. this section shall for every such offence be liable to a penalty not exceeding ten pounds.

28. If any person who offers to any licensed pawnbroker, his Persons offering servant, or agent, by way of pawn, pledge, exchange, or sale, any article not giving article-

(a) is not able or refuses to give to such pawnbroker, servant, or be apprehended and article seized. agent a satisfactory account of himself, or of the means by Ibid. s. 31. which he became possessed of such article; or

(b) wilfully gives any false information to such pawnbroker, servant, or agent as to whether such article is his property or not, or as to his name or place of abode, or as to the name

or place of abode of the owner of the article; or if there is any other reason to suspect that such article is stolen or otherwise illegally or clandestinely obtained then any such pawnbroker, servant, or agent to whom such article is offered may seize and detain such person and such article so offered, and may deliver such person and such article so offered immediately into the custody of a constable; and such constable shall as soon as may be convey such person and article before some justice near to the place where such person is apprehended.

29. If any person not entitled nor having any colour of title by Persons not entitled law to redeem any article in pledge or pawn attempts or endeavours attempting to redeem to redeem the same, any pawnbroker with whom such article is in apprehended. pledge, or the servant or agent of such pawnbroker, may seize and Ibid. detain such person and deliver him immediately into the custody of a constable; and such constable shall as soon as may be convey such person before some justice near to the place where such person is apprehended.

30. (1) If such justice, upon examination and inquiry, has cause subsequent to suspect that the article so offered was stolen or illegally or clandes- proceedings. tinely obtained, or that the person who so attempted or endeavoured Ibid. to redeem any article had no pretence or colour of right to redeem the same, such justice may commit the person so apprehended as aforesaid into custody for such reasonable time as is necessary for obtaining proper information on the subject in order that he may be further examined. (2)

(2) If, upon either of the said examinations, it appears to the satisfaction of such justice that the article so offered was stolen or illegally or clandestinely obtained, or that the person who so attempted or endeavoured to redeem any article had no pretence or colour of right so to do, the said justice shall commit the person so apprehended as aforesaid to any gaol, there to be dealt with according to law, where the nature of the offence authorises such commitment by any other law, and where the nature of the offence does not authorise such commitment by any other law, then such commitment shall be for any period not exceeding three months.

PART IV.

MISCELLANEOUS AND LEGAL PROCEDURE.

Record to be evidence. 13 Vic. No. 37, s. 6.

31. In any proceeding before any justice or justices against any person alleged to be a licensed pawnbroker and liable as such to any such proceeding the production of the alphabetical record hereinbefore mentioned shall be evidence both of the personal identity of the person therein named and that the said person is a licensed pawnbroker under

Provided always that any other proof as to the fact of any person holding any such license may be admitted before any such justice or justices as they in their discretion see fit.

Pawnbroker to be deemed unlicensed until contrary shown. Ibid. s. 7.

32. In all proceedings under this Act against any person carrying on the trade or business of a pawnbroker without a license, such person shall, for all purposes connected with such proceedings, be deemed to be unlicensed unless he produces the license authorising him to carry on such trade or business to the justice or justices hearing the case, or produces other proof which is satisfactory to them of his being a licensed pawnbroker within the meaning of this Act.

Unlicensed persons liable to a pena'ty. Ibid. s. 9.

33. Whosoever, not holding a license, keeps up any sign, keeping up signs, &c., writing, painting, or other mark on or near to his house, shop, or premises which implies or gives reasonable cause to believe that such shop, house, or premises is or are the house, shop, or premises of a licensed pawnbroker shall for every such offence be liable to a penalty not exceeding ten pounds.

Lending license. Ibid. s. 13.

34. (1) Whosoever having obtained a license lends it to any other person for the purpose of carrying on business as a pawnbroker under colour of such license shall for every such offence be liable to a penalty not exceeding twenty-five pounds.

Penalty.

(2) Where any person is convicted of an offence against the provisions of this section the justice or justices convicting such person may declare his license void, and such license shall thereupon become void.

- (3) Thereafter no license shall be granted to any such person for two years from the date of such conviction.
- 35. Whosoever forges, counterfeits, or alters, or causes to be Forged licenses. forged, counterfeited, or altered, any license, or produces or shows any 13 Vic. No. 37, s. 14. such forged, counterfeited, or altered license to any person entitled to demand the production thereof, shall be guilty of a misdemeanour, and shall be liable to such punishment by fine or imprisonment for any term not exceeding two years, with or without hard labour, or by both fine and imprisonment as aforesaid, as the Court thinks fit.
 - 36. Whosoever-

Forging, &c., duplicates.

- (a) forges or alters, or causes to be forged or altered, or knowingly Ibid. s. 20. assists in forging or altering any such pawnbroker's duplicate, or utters, sells, disposes of, or puts off such duplicate so forged or altered, knowing the same to be so forged or altered, with intent to defraud any person whatsoever; or
- (b) steals or unlawfully takes any such pawnbroker's duplicate Stealing, &c., with a fraudulent intent, to deprive the owner of the same, duplicates, or of any article specified therein,

shall be guilty of a misdemeanour, and shall be liable to such punish-Penalty. ment by fine or imprisonment for any term not exceeding two years, with or without hard labour, or by both fine and imprisonment as aforesaid, as the Court thinks fit.

37. (1) If in the course of any proceedings whatsoever before Any justice may any justice, whether under this Act or otherwise, it appears to him to compel a pawnbroker be material or proper to require the production before him of any book, vouchers, &c. note, voucher, entry, memorandum, license, or other paper required *Ibid. s. 26.* by this Act to be kept by, or which ought to be in the custody of, any pawnbroker, such justice may summon such pawnbroker to attend before him and produce the same, and such pawnbroker is hereby required to produce every such book, duplicate, note, voucher, entry, memorandum, license, or other paper before such justice accordingly.

(2) Any pawnbroker who does not attend upon such Penalty. summons or does not produce to such justice any book, duplicate, or entry so required, or produces the same in an altered state, and does not show a reasonable excuse in that behalf to such justice, shall for every such offence be liable to a penalty not exceeding ten pounds.

38. (1) If any article is stolen or unlawfully obtained from any stolen articles, person, or being lawfully obtained is unlawfully deposited, pawned, *Ibid.* s. 29. pledged, sold, or exchanged, any justice may, on complaint being made to him that such article is in possession of any licensed pawnbroker, issue a summons or warrant for the appearance of such licensed pawnbroker before any two justices, and for the production of the article.

(2) Such two justices may order such article to be delivered up to the owner thereof, either without any payment or upon payment of such sum and at such time as the said justices think fit.

(3) No such order shall bar any such licensed pawnbroker from recovering possession of such article by suit or action at law from the person into whose possession it comes by virtue of the order of the said justices, if such action is commenced within three months

next after such order is made.

(4) Any licensed pawnbroker who, being so ordered, refuses or neglects to deliver up the article, or who disposes of or makes away with the same after notice that it was stolen or unlawfully obtained as aforesaid, shall forfeit to the owner of such article the full value thereof, to be determined by the said justices.

Justices may order delivery of goods pawned on payment of compensation or otherwise.

13 Vic. No. 37 s. 30.

- **39.** (1) Any two justices may order any article unlawfully pawned, pledged, or exchanged which is brought before them, and the ownership of which is established to the satisfaction of such justices, to be delivered up to the owner by the person with whom they were so unlawfully pawned, pledged, or exchanged either without compensation or with such compensation to the party in question as the said justices deem fit.
- (2) This section shall be read as if it had been enacted before the passing of the Act nineteen Victoria number twenty-four, which Act is now consolidated in the Police Offences Act, 1901.

Penalties. Ibid. s. 32]

40. Any pawnbroker who offends against the provisions of this Act where no penalty in that behalf is by this Act specifically provided shall be liable to a penalty not exceeding twenty pounds.

Proceedings without Ibid. s. 32.

41. On the hearing of the matter of any complaint under this written information. Act the justice or justices may proceed although no information was exhibited or taken before such justice or justices, and all such proceedings by summons without information shall be as valid and effectual as if an information in writing had been exhibited.

Form of information and conviction. Ibid. s. 33.

42. (1) Any justice or justices before whom any information is laid in writing against any person, or before whom any person is convicted of an offence against the provisions of this Act may cause the information and the conviction to be drawn up according to the forms respectively given in the Third Schedule hereto, or any other forms to the same effect as the case requires.

Third Schedule.

(2) Nothing in this section contained shall invalidate any information or conviction laid or drawn in any other form which is specially suited to the case or is provided by law.

Costs and charges of informer, &c. Ibid. s. 35.

43. The informer or party prosecuting under this Act shall, over and above his share of any fine, forfeiture, or penalty imposed by this Act, be entitled to his costs and charges, to be ascertained and assessed by the justice or justices before whom the case is heard.

44.

44. No action at law shall lie against any justice, constable, or No action against other peace officer for or on account of any matter or thing whatsoever Justice or constable done or commanded by him in the execution of his duty or office under proved. this Act against any person offending or suspected to be offending 13 Vic. No. 37, s. 37. against the provisions of this Act, unless there is direct proof of corruption or malice.

45. No such action as mentioned in the next preceding section Limitation of action. shall be commenced but within three months next after the cause of *Ibid. s.* 37.

action or complaint arose.

46. If any person is sued for any matter or thing done by him General issue in the execution of this Act he may plead the general issue and give *Ibid. s. 37*. the special matter in evidence.

SCHEDULES.

FIRST SCHEDULE.

Form of application for a pawnbroker's license.

To the Worshipful the Justices of the Peace acting in and for the State of New South Section 6 (1). Wales.

I A.B. (state the trade or occupation) now residing at in the parish, city, town, or district of do hereby give notice that it is my intention to apply to the Court of Petty Sessions, to be holden for this district on the day of next, for a license to carry on the trade or business of a pawnbroker in the house and appurtenances thereunto belonging, situated at (here describe the house proposed to be licensed, specifying the situation of it, the person of whom rented, the present occupier, and whether now licensed) and which L intend to keep as a pawnbroker's shop.

Given under my hand at day of

one thousand nine hundred and

Form of householders' certificate to be appended to the above.

We, the undersigned householders, residing within the city, town, or district of do hereby certify that the above A.B.

is a person of good fame and reputation, and fit and proper to be licensed to carry on the trade or business of a pawnbroker.

Witness our hands this one thousand nine hundred and

day of
One
Two
Three
Four
Five

Section 6 (2).

SECOND SCHEDULE.

New South Wales police district } of to wit.

Whereas A.B. of the police district of has applied to us the justices assembled in petty sessions in and for such district holden at

this day of in the year of our Lord one thousand nine hundred and

for a license to carry on the business of a pawnbroker in the house and premises now occupied by him, situate in street, in the

of
Now we the said justices so assembled as aforesaid having inquired into the character of the said A.B., and being satisfied that he is a fit person to have such license granted to him do hereby authorise and empower him to carry on the trade or business of a pawnbroker, in the said house and premises, and not elsewhere, and this license shall continue in force for the space of twelve months from the date hereof, and no longer.

Granted by the Court of Petty Sessions at the day of

one thousand

nine hundred and

(Signed) C.D. Chairman.

Registered

A.B.

Clerk of Petty Sessions.

Section 42.

THIRD SCHEDULE.

Form of Information.

New South Wales }

BE it remembered that in the State of New South Wales cometh on the

day of

in the year of our Lord before me (or us) J.P. one (or more) of His Majesty's justices of the peace assigned to keep the peace in and for the State of New South Wales, and giveth me (or us) to understand and be informed that hath been guilty of (here describe the offence).

Form of Conviction.

BE it remembered that on the day of is brought before me (or us) J.P. one (or more) of His Majesty's justices assigned to keep the peace in and for the State of New South Wales, and is charged before me (or us) with having (here describe the offence) and it appearing to me (or us) that the said is guilty of the said offence I (or we) do therefore adjudge the said (insert the adjudication).

Given under my (or our) hand (or hands) the day and year first above written.

I Certify that this Public Bill, which originated in the Legislative Council, has finally passed the Legislative Council and the Legislative Assembly of New South Wales.

Legislative Council Chamber, Sydney, 20th August, 1902. JOHN J. CALVERT, Clerk of the Parliaments.

New Louth Wales.



ANNO SECUNDO

EDWARDI VII REGIS.

Act No. 66, 1902.

An Act to consolidate the enactments regulating the trade or business of Pawnbrokers in New South Wales. [Assented to, 4th September, 1902.]

BE it enacted by the King's Most Excellent Majesty, by and with the advice and consent of the Legislative Council and Legislative Assembly of New South Wales in Parliament assembled, and by the authority of the same, as follows:—

PART I.

PRELIMINARY.

1. This Act may be cited as the "Pawnbrokers Act, 1902," and is divided into Parts, as follows:—

PART I.—Preliminary—ss. 1-4.

PART II.—LICENSES—ss. 5-10.

PART III.—Business of Pawnbroking—ss. 11-30.

PART IV.—MISCELLANEOUS AND LEGAL PROCEDURE—ss. 31-46.

2.

2. (1) The Act thirteenth Victoria, number thirty-seven, is

hereby repealed.

(2) All licenses granted under the authority of the Act hereby repealed, and existing at the time of the passing of this Act, shall be deemed to have been granted hereunder.

3. In this Act, unless the context or subject-matter otherwise indicates or requires.

"article" includes every species of chattels and goods whatsoever. "justice" means justice of the peace.

"license" means a license granted under this Act to carry on the

trade or business of a pawnbroker.

"pawnbroker" means a person who carries on business or seeks his livelihood in or by advancing upon interest, or for or in expectation of profit, gain, or reward, any sum of money upon security, whether collateral or otherwise, of any article taken

by such person by way of pawn, pledge, or security.

To whom Act not to apply. Ibid. Rider.

Interpretation. 13 Vic. No. 37, ss.

2 and 36.

4. Nothing in this Act shall be construed to apply to loans or advances made on any goods, chattels, live stock, wool, bonds, bills, title-deeds, or other security by merchants, bankers, commission agents, brokers, or licensed auctioneers in the ordinary and bona fide course of mercantile or banking transactions if the interest on any such loans or advances does not exceed the rate of ten per centum per annum.

PART II.

LICENSES.

Penalty on pawnbroking without license. Ibid. s. 1.

5. Whosoever carries on the trade or business of a pawnbroker without having previously obtained a license, shall, for such offence, be liable to a penalty not exceeding twenty pounds.

Manner of obtaining license. Ibid. s. 3.

6. (1) Any person wishing to obtain a license shall deliver to the clerk of petty sessions for the police district in which he intends to carry on the trade or business of a pawnbroker, an application in the form contained in the First Schedule hereto, together with a certificate in the form contained in the said Schedule, signed by five householders residing in such district.

First Schedule.

(2) The justices assembled in the petty sessions for such district next after such notice has been so delivered, may, if satisfied as to the character of the person so applying, grant a license to such person under their hands in the form contained in the Second Schedule hereto.

Second Schedule.

(3) All matters of applications for licenses shall be heard and determined in open court, and shall be judicial inquiries.

Ibid. s. 4.

(4)

(4) Every license shall be delivered to the person applying 13 Vic. No. 37, s. 3. for it on payment of ten pounds to be paid over to the Treasurer.

7. Every license shall, subject to the provisions of this Act, be Duration of license.

in force for one year from the date thereof.

8. (1) Every clerk of petty sessions shall keep an alphabetical Record of license to record of all licenses granted by the court of petty sessions of which he be kept. Ibid. s. 5.

(2) Every such clerk neglecting so to do shall be liable to a

penalty not exceeding five pounds.

9. No pawnbroker holding a license shall by virtue of one Separate license to license keep more than one house, shop, or other place for taking in betaken out for goods or chattels to pawn, but for each and every house, shop, or other Ibid. s. 10. place which any person keeps for the purposes aforesaid a separate and distinct license shall be taken out and paid for.

10. Persons in partnership and carrying on the trade or Partner's license. business of a pawnbroker in one house, shop, or tenement only shall *Ibid.* s. 11. not be obliged to take out more than one license in any one year for

carrying on such trade or business.

PART III.

BUSINESS OF PAWNBROKING.

11. (1) Every person who holds a license shall have his name Pawnbroker's name, at length painted in legible characters at least two inches deep with the his premises. words "licensed pawnbroker" constantly and permanently remaining *Ibid.* s. 8. and plainly to be seen and read over the door of each shop or other place by him kept or made use of for carrying on the trade or business of a pawnbroker.

(2) Any such person who fails or neglects to comply with the provisions of this section shall for every such offence be liable to a

penalty not exceeding ten pounds.

12. (1) Any person holding a license shall, on demand at his Production of license. licensed house or place wherein or whereat such license is exercised, *Ibid.* s. 12. produce it to any justice or to any constable authorised by any justice by writing under his hand to demand the production thereof.

(2) Any such person who refuses or neglects to produce his Penalty. license shall for every such refusal or neglect be liable to a penalty not exceeding ten pounds unless he gives some reasonable excuse to the satisfaction of the justice or justices hearing the case for the non-

production thereof.

13. (1) Every licensed pawnbroker taking in pawn any article Entries to be made whereon any money is to be lent shall, before advancing any money on taking pledge. Thid. ss. 15, 16, 18. kept for that purpose—

(a) a fair and reasonable description of such article;

(b) the sum of money in the whole advanced thereon, with the rate of interest to be charged on the same by the week or month, as the case may be;

(c) the true date at which such article is pawned;

(d) the name of the party by or for whom such article is pawned, and his place of residence, according to the statement of the person pawning, into which last-mentioned circumstances the pawnbroker shall inquire of the person pawning before any money is lent or advanced to him;

and where a longer time for redemption than three months is agreed

upon—

(e) the time so agreed upon.

Numbering of entries.
13 Vic. No. 37, s. 18

(2) Every such entry as aforesaid shall be numbered consecutively throughout the year, the first pledge received by any pawnbroker on or after the first day of January in each year being respectively numbered one, the second two, and so on progressively throughout the year.

Penalty.

(3) Any such pawnbroker who fails to comply with the provisions of this section shall, for every such offence, be liable to a penalty not exceeding ten pounds.

Duplicate to be given. Ibid. s. 18.

14. (1) Every licensed pawnbroker, at the time of taking any article in pawn, shall give to the person pawning the same a duplicate of every such entry fairly and legibly written, or partly written and partly printed, with the signature of such pawnbroker thereto, containing every particular inserted in the original entry, and corresponding therewith in number.

Penalty.

(2) Any licensed pawnbroker who fails or neglects to comply with the provisions of the next preceding subsection shall be liable to a penalty not exceeding ten pounds.

Acceptance of duplicate.

(3) No pawnbroker shall receive or retain any pledge unless such duplicate is accepted at the time by the party pawning, and every such duplicate shall be delivered gratis, and shall be produced to the pawnbroker before he shall be obliged to re-deliver the articles mentioned therein, or any of them.

Duplicates lost or stolen.

Ibid. s. 22.

15. If—

(a) any pawnbroker's duplicate is lost or mislaid by, or fraudulently taken or obtained from, the owner thereof;

(b) the articles mentioned therein remain unredeemed; and

(c) the person representing himself to be such owner produces and leaves with the pawnbroker who gave such duplicate a written declaration in the form prescribed by Part IV of the Oath's Act, 1900, duly taken and authenticated by some justice, and setting forth the circumstances of such loss or otherwise satisfactorily accounting for the non-production of such duplicate.

such pawnbroker shall, at the request of such person, deliver to him a copy of such duplicate.

16.

16. (1) Every person who at any time produces any such Holders of duplicates duplicate as aforesaid to the pawnbroker who gave the same, and to be deemed owners requires delivery of the articles therein specified, claiming to be the 13 Vic. No. 37, s. 21. owner or representing himself to be authorised by the owner thereof, shall be deemed to be such owner or to be so authorised, and shall be entitled to redeem such articles accordingly unless—

(a) such pawnbroker has notice from the real owner that such duplicate was lost by him or was fraudulently taken or

obtained from him; or

(b) such pawnbroker has been informed by some credible person

that such articles were stolen.

- (2) Whensoever any such pawnbroker refuses to deliver the articles to the party producing such duplicate he shall immediately give information of such refusal and of the particular grounds thereof to a justice or to some constable, together with a description of such party, or, if known to the pawnbroker, such party's name and place of residence.
- 17. (1) Unless a longer time is expressly agreed upon, the period for sale of during which any article taken in pawn may be redeemed shall be pledges. three months, at the expiration of which period, or at the expiration of any such longer period as has been so agreed upon, every such article shall be deemed forfeited, and may be sold.

(2) Any agreement for the forfeiture of any article before

the expiration of six months shall be wholly void.

18. Any pawnbroker who, under any circumstances or upon selling before any pretence, sells or otherwise disposes of, or causes or knowingly expiration of period. suffers to be sold or disposed of, any article so pawned before the repiration of the said term of three months, or of such longer period as was agreed upon, shall, for every such offence, be liable to a penalty not exceeding twenty pounds over and above any damages for which he is liable to the owner or party injured.

19. (1) All articles forfeited on which in the whole any sum Mode of sale. above five shillings has been lent, shall be sold by public auction, and *Ibid.* s. 17.

not otherwise.

(2) A notice of every such sale, containing a catalogue of all such articles and the time when the same were respectively taken in pawn, shall be twice inserted in some public newspaper, published in New South Wales, four days at the least before the proposed day of sale.

(3) Any pawnbroker who offends against the provisions of this section shall forfeit to the owner of any articles sold contrary to

the said provisions a sum not exceeding twenty pounds.

20. No purchase or pretended purchase by any pawnbroker or Pawnbroker not to person on his behalf of any article pawned with him shall in any purchase. Ibid. s. 17. case be valid against the owner in any case.

Application of proceeds of sale. 13 Vic. No. 37, s. 23

21. (1) If any article pawned is sold for more than the full amount of the principal money and interest thereon which was due at the time of such sale, then the surplus, deducting the necessary charges of such sale, shall, if claimed within twelve months next after such sale, be paid upon demand to the person by or for whom such article was pawned, or his agent or assigns, or in case of death, to his executor or administrator.

Penalty. Ibid. s. 24.

(2) Any pawnbroker who offends against the provisions of this section shall, for every such offence, be liable to a penalty not exceeding ten pounds.

Entry to be made of all articles sold. Ibid. s. 23.

22. (1) Every pawnbroker shall from time to time enter in a book to be kept by him for that purpose a true and just account of the sale of every article which was pawned and which is sold or otherwise disposed of by him, specifying the date when such article was pledged and the true number of the entry then made thereof, and the name of the person who pledged the same and the day when and the amount for which every such article was sold.

Penalty. Ibid. s. 21.

(2) Any pawnbroker who offends against the provisions of this section shall for every such offence be liable to a penalty not exceeding ten pounds.

Pawner may inspect entries. Ibid.

23. (1) Every person by or for whom any article was pawned shall, if such article is sold or otherwise disposed of, be permitted to inspect the entry of such sale.

Penalty for refusing inspection.

(2) If such person produces the duplicate relating to the articles respecting which such inspection is required, and the pawnbroker or person employed by him refuses to permit such person to inspect any such entry or does not produce the book containing such entry, such pawnbroker or person employed by him shall for every such offence be liable to a penalty not exceeding ten pounds.

Pledges not to be taken from children or drunken persons. Ibid. s. 25.

24. If any licensed pawnbroker or any agent or servant employed by any such pawnbroker at any time purchases, receives, or takes in pawn any article from any person apparently under the age of fourteen years or apparently intoxicated with liquor such pawnbroker shall, for every such offence, be liable to a penalty not exceeding ten pounds.

Pawnbroker not to advance, &c., Ibid.

25. If any licensed pawnbroker, or any agent or servant anything but money. employed by any such pawnbroker, in any case where the value of the pledge or the amount agreed to be lent thereon does not exceed ten pounds,-

(a) advances upon any articles pawned or offered in pawn anything but money; or

(b) gives, sells, or exchanges in respect of any such article any goods or property in lieu of or in return for money, such pawnbroker shall for every such offence be liable to a penalty

not exceeding ten pounds.

Hours for taking pledges. Ibid. s. 27.

26. (1) No licensed pawnbroker shall receive, or take in, or permit, or suffer to be received or taken in, any goods or chattels by

way

way of pawn, pledge, or in exchange, before eight of the clock in the forenoon, or after the closing time fixed by the Early Closing Act, 1899, or any Act amending the same.

(2) Any such pawnbroker who offends against the provisions Penalty. of this section shall for every such offence be liable to a penalty not

exceeding ten pounds.

27. (1) No pawnbroker shall in any way exercise or carry on Days on which his trade or business as such pawnbroker on any Sunday, Christmas business not to be carried on. Day, or Good Friday.

13 Vic. No. 37, s. 28.

(2) Any pawnbroker who offends against the provisions of Penalty. this section shall for every such offence be liable to a penalty not exceeding ten pounds.

28. If any person who offers to any licensed pawnbroker, his Persons offering servant, or agent, by way of pawn, pledge, exchange, or sale, any article not giving article-

themselves, &c., may

(a) is not able or refuses to give to such pawnbroker, servant, or be apprehended and article seized. agent a satisfactory account of himself, or of the means by Ibid. s. 31. which he became possessed of such article; or

(b) wilfully gives any false information to such pawnbroker, servant, or agent as to whether such article is his property or not, or as to his name or place of abode, or as to the name or place of abode of the owner of the article;

or if there is any other reason to suspect that such article is stolen or otherwise illegally or clandestinely obtained then any such pawnbroker, servant, or agent to whom such article is offered may seize and detain such person and such article so offered, and may deliver such person and such article so offered immediately into the custody of a constable; and such constable shall as soon as may be convey such person and article before some justice near to the place where such person is apprehended.

29. If any person not entitled nor having any colour of title by Persons not entitled law to redeem any article in pledge or pawn attempts or endeavours attempting to redeem article may be to redeem the same, any pawnbroker with whom such article is in apprehended. pledge, or the servant or agent of such pawnbroker, may seize and Ibid. detain such person and deliver him immediately into the custody of a constable; and such constable shall as soon as may be convey such person before some justice near to the place where such person is apprehended.

30. (1) If such justice, upon examination and inquiry, has cause subsequent to suspect that the article so offered was stolen or illegally or clandes- proceedings. tinely obtained, or that the person who so attempted or endeavoured Ibid. to redeem any article had no pretence or colour of right to redeem the same, such justice may commit the person so apprehended as aforesaid into custody for such reasonable time as is necessary for obtaining proper information on the subject in order that he may be further examined.

(2) If, upon either of the said examinations, it appears to the satisfaction of such justice that the article so offered was stolen or illegally or clandestinely obtained, or that the person who so attempted or endeavoured to redeem any article had no pretence or colour of right so to do, the said justice shall commit the person so apprehended as aforesaid to any gaol, there to be dealt with according to law, where the nature of the offence authorises such commitment by any other law, and where the nature of the offence does not authorise such commitment by any other law, then such commitment shall be for any period not exceeding three months.

PART IV.

MISCELLANEOUS AND LEGAL PROCEDURE.

Record to be evidence.

13 Vic. No. 37, s. 6.

31. In any proceeding before any justice or justices against any person alleged to be a licensed pawnbroker and liable as such to any such proceeding the production of the alphabetical record hereinbefore mentioned shall be evidence both of the personal identity of the person therein named and that the said person is a licensed pawnbroker under this Act:

Provided always that any other proof as to the fact of any person holding any such license may be admitted before any such justice or justices as they in their discretion see fit.

Pawnbroker to be deemed unlicensed until contrary shown. *Ibid.* s. 7.

32. In all proceedings under this Act against any person carrying on the trade or business of a pawnbroker without a license, such person shall, for all purposes connected with such proceedings, be deemed to be unlicensed unless he produces the license authorising him to carry on such trade or business to the justice or justices hearing the case, or produces other proof which is satisfactory to them of his being a licensed pawnbroker within the meaning of this Act.

Unlicensed persons keeping up signs, &c., liable to a penalty. *Ibid.* s. 9.

33. Whosoever, not holding a license, keeps up any sign, writing, painting, or other mark on or near to his house, shop, or premises which implies or gives reasonable cause to believe that such shop, house, or premises is or are the house, shop, or premises of a licensed pawnbroker shall for every such offence be liable to a penalty not exceeding ten pounds.

Lending license. Ibid. s. 13.

34. (1) Whosoever having obtained a license lends it to any other person for the purpose of carrying on business as a pawnbroker under colour of such license shall for every such offence be liable to a penalty not exceeding twenty-five pounds.

Penalty.

(2) Where any person is convicted of an offence against the provisions of this section the justice or justices convicting such person may declare his license void, and such license shall thereupon become void.

(3)

- (3) Thereafter no license shall be granted to any such person for two years from the date of such conviction.
- 35. Whosoever forges, counterfeits, or alters, or causes to be Forged licenses. forged, counterfeited, or altered, any license, or produces or shows any 13 Vic. No. 37, s. 14. such forged, counterfeited, or altered license to any person entitled to demand the production thereof, shall be guilty of a misdemeanour, and shall be liable to such punishment by fine or imprisonment for any term not exceeding two years, with or without hard labour, or by both fine and imprisonment as aforesaid, as the Court thinks fit.

36. Whosoever-

Forging, &c., duplicates.

- (a) forges or alters, or causes to be forged or altered, or knowingly Ibid. s. 20. assists in forging or altering any such pawnbroker's duplicate, or utters, sells, disposes of, or puts off such duplicate so forged or altered, knowing the same to be so forged or altered, with intent to defraud any person whatsoever; or
- (b) steals or unlawfully takes any such pawnbroker's duplicate stealing, &c., with a fraudulent intent, to deprive the owner of the same, duplicates, or of any article specified therein,

shall be guilty of a misdemeanour, and shall be liable to such punish-Penalty. ment by fine or imprisonment for any term not exceeding two years, with or without hard labour, or by both fine and imprisonment as aforesaid, as the Court thinks fit.

- 37. (1) If in the course of any proceedings whatsoever before Any justice may any justice, whether under this Act or otherwise, it appears to him to compel a pawnbroker be material or proper to require the production before him of any book, vouchers, &c. note, voucher, entry, memorandum, license, or other paper required *Ibid. s.* 26. by this Act to be kept by, or which ought to be in the custody of, any pawnbroker, such justice may summon such pawnbroker to attend before him and produce the same, and such pawnbroker is hereby required to produce every such book, duplicate, note, voucher, entry, memorandum, license, or other paper before such justice accordingly.
- (2) Any pawnbroker who does not attend upon such Penalty. summons or does not produce to such justice any book, duplicate, or entry so required, or produces the same in an altered state, and does not show a reasonable excuse in that behalf to such justice, shall for every such offence be liable to a penalty not exceeding ten pounds.
- 38. (1) If any article is stolen or unlawfully obtained from any Stolen articles. person, or being lawfully obtained is unlawfully deposited, pawned, Ibid. s. 29. pledged, sold, or exchanged, any justice may, on complaint being made to him that such article is in possession of any licensed pawnbroker, issue a summons or warrant for the appearance of such licensed pawnbroker before any two justices, and for the production of the article.

(2) Such two justices may order such article to be delivered up to the owner thereof, either without any payment or upon payment of such sum and at such time as the said justices think fit.

(3) No such order shall bar any such licensed pawnbroker from recovering possession of such article by suit or action at law from the person into whose possession it comes by virtue of the order of the said justices, if such action is commenced within three months next after such order is made.

(4) Any licensed pawnbroker who, being so ordered, refuses or neglects to deliver up the article, or who disposes of or makes away with the same after notice that it was stolen or unlawfully obtained as aforesaid, shall forfeit to the owner of such article the full value thereof, to be determined by the said justices.

Justices may order delivery of goods pawned on payment of compensation or 13 Vic. No. 37 s. 30.

39. (1) Any two justices may order any article unlawfully pawned, pledged, or exchanged which is brought before them, and the ownership of which is established to the satisfaction of such justices, to be delivered up to the owner by the person with whom they were so unlawfully pawned, pledged, or exchanged either without compensation or with such compensation to the party in question as the said justices deem fit.

(2) This section shall be read as if it had been enacted before the passing of the Act nineteen Victoria number twenty-four, which Act is now consolidated in the Police Offences Act, 1901.

Penalties. Ibid. s. 32.

40. Any pawnbroker who offends against the provisions of this Act where no penalty in that behalf is by this Act specifically provided shall be liable to a penalty not exceeding twenty pounds.

Proceedings without Ibid. s. 32.

41. On the hearing of the matter of any complaint under this written information. Act the justice or justices may proceed although no information was exhibited or taken before such justice or justices, and all such proceedings by summons without information shall be as valid and effectual as if an information in writing had been exhibited.

Form of information and conviction, Ibid. s. 33.

42. (1) Any justice or justices before whom any information is laid in writing against any person, or before whom any person is convicted of an offence against the provisions of this Act may cause the information and the conviction to be drawn up according to the forms respectively given in the Third Schedule hereto, or any other forms to the same effect as the case requires.

Third Schedule.

(2) Nothing in this section contained shall invalidate any information or conviction laid or drawn in any other form which is specially suited to the case or is provided by law.

Costs and charges of informer, &c. Ibid. s. 35.

43. The informer or party prosecuting under this Act shall, over and above his share of any fine, forfeiture, or penalty imposed by this Act, be entitled to his costs and charges, to be ascertained and assessed by the justice or justices before whom the case is heard.

44. No action at law shall lie against any justice, constable, or No action against other peace officer for or on account of any matter or thing whatsoever done or commanded by him in the execution of his duty or office under proved. this Act against any person offending or suspected to be offending 13 Vic. No. 37, s. 37. against the provisions of this Act, unless there is direct proof of corruption or malice.

45. No such action as mentioned in the next preceding section Limitation of action. shall be commenced but within three months next after the cause of *Ibid. s.* 37. action or complaint arose.

46. If any person is sued for any matter or thing done by him General issue, in the execution of this Act he may plead the general issue and give *Ibid.* s. 37. the special matter in evidence.

SCHEDULES.

FIRST SCHEDULE.

Form of application for a pawnbroker's license.

To the Worshipful the Justices of the Peace acting in and for the State of New South Section 6 (1). Wales.

I A.B. (state the trade or occupation) now residing at in the parish, city, town, or district of do hereby give notice that it is my intention to apply to the Court of Petty Sessions, to be holden for this district on the day of next, for a license to carry on the trade or business of a pawnbroker in the house and appurtenances thereunto belonging, situated at (here describe the house proposed to be licensed, specifying the situation of it, the person of whom rented, the present occupier, and whether now licensed) and which I intend to keep as a pawnbroker's shop.

Given under my hand at this day of one thousand nine hundred and

Form of householders' certificate to be appended to the above.

We, the undersigned householders, residing within the city, town, or district of do hereby certify that the above A.B.

is a person of good fame and reputation, and fit and proper to be licensed to carry on the trade or business of a pawnbroker.

Witness our hands this one thousand nine hundred and

day of
One
Two
Three
Four
Five

Section 6 (2).

SECOND SCHEDULE.

New South Wales police district) of to wit.

WHEREAS A.B. of the police district of to us the justices assembled in petty sessions in and for such district holden at this day of

in the year of our Lord one thousand nine hundred and for a license to carry on the business of a pawnbroker in the house and premises now occupied by him, situate in street, in the of in the police district of

Now we the said justices so assembled as aforesaid having inquired into the character of the said A.B., and being satisfied that he is a fit person to have such license granted to him do hereby authorise and empower him to carry on the trade or business of a pawnbroker, in the said house and premises, and not elsewhere, and this license shall continue in force for the space of twelve months from the date hereof, and no longer.

Granted by the Court of Petty Sessions at the day of

aforesaid one thousand

nine hundred and

(Signed) C.D. Chairman.

Registered

A.B

Clerk of Petty Sessions.

Section 42.

THIRD SCHEDULE.

Form of Information.

New South Wales } to wit.

BE it remembered that of in the State of New South Wales cometh on the in the year of our Lord

day of

before me (or us) J.P. one (or more) of His Majesty's justices of the peace assigned to keep the peace in and for the State of New South Wales, and giveth me (or us) to understand and be informed that hath been guilty of (here describe the offence).

Form of Conviction.

BE it remembered that on the day of is brought before me (or us) J.P. one (or more) of His Majesty's justices assigned to keep the peace in and for the State of New South Wales, and is charged before me (or us) with having (here describe the offence) and it appearing to me (or us) that the said is guilty of the said offence I (or we) do therefore adjudge the said (insert the adjudication).

Given under my (or our) hand (or hands) the day and year first above written.

In the name and on the behalf of His Majesty I assent to this Act.

HARRY H. RAWSON,

State Government House, Sydney, 4th September, 1902. Governor.

Memo. and Certificate to accompany the Pawnbrokers Bill.

Sec. 19 of 13 Vic. No. 37 is omitted. It refers only to acts of larceny generally and appears to be superseded by the Crimes Act.

Clause 39. In view of the possible effect of section 10 of the Act 19 Vic. No. 24 upon section 30 of the Act 13 Vic. No. 37 some saving words have been added.

I certify that this Bill solely consolidates, and in no way alters, adds to, or amends the law as contained in the enactments therein consolidated.

CHAS. G. HEYDON,

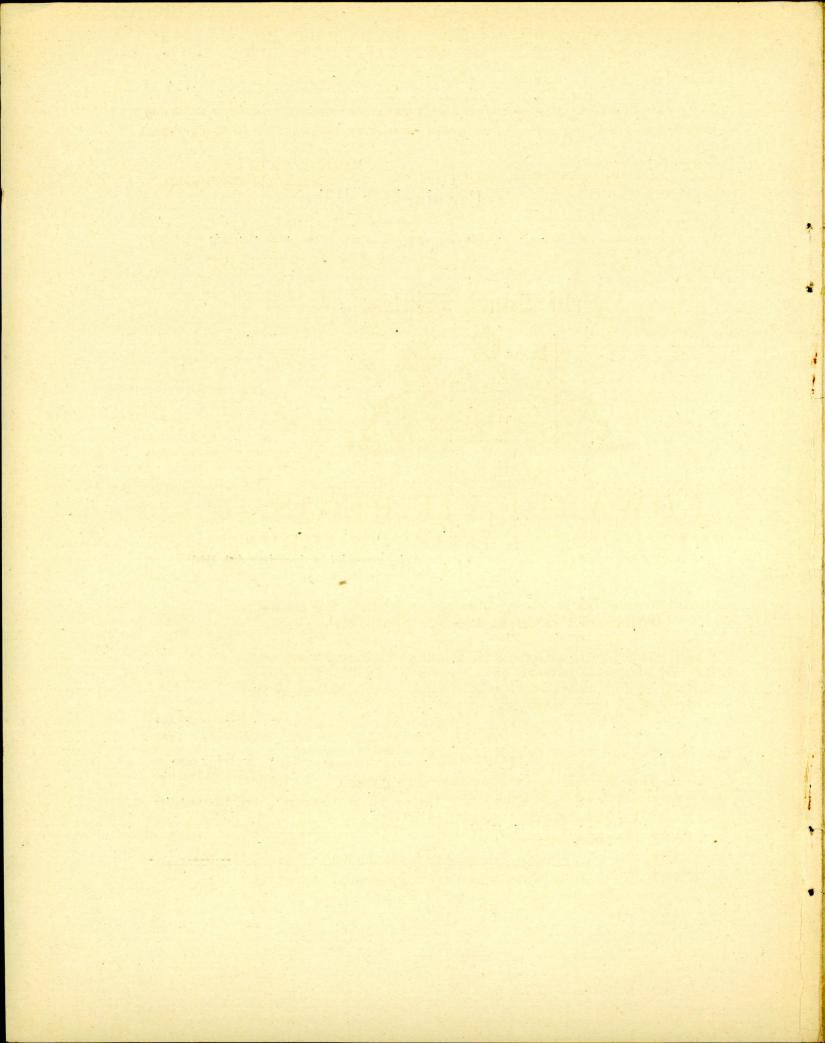
Commissioner for the Consolidation of the Statute Law.

87096 c 79—

Pawnbrokers Bill.

TABLE showing how the enactments consolidated have been dealt with.

Section of Repealed Act.	Section of Consolidated Act.	Remarks.
		13 Victoria No. 37.
		19 VICTORIA INC. SV.
$egin{array}{c} 1 \ 2 \ 3 \end{array}$	5	
2	3_	
3	6, 7	
4	6	
5	8	
6	31	
7	32	
8	11	
9	33	
10	9	
11	10	
12	12	
13	34	
14	35	
15	13	
16	13, 17, 18	
17	19, 20	
18	13, 14	
19		Omitted; superseded by the Crimes Act, 1900.
20	36	
21	16	
22	15	
23	21, 22	
24	21, 22, 23	
25	24, 25	
26	37	
27	26	
28	27	
29	38	
30	39	
31	28, 29, 30	
32	40, 41	Part omitted as unnecessary. See Act No. 71 of 1900
33	42	now in Justices Act, 1902, and Evidence Act, 1898 Part omitted as unnecessary.
34		Omitted as unnecessary. See Act No. 71 of 1900.
35	43	Part omitted as unnecessary. See Fines and Penalties Act, 1901.
36	3	Part omitted as unnecessary. See Interpretation Act, 1897.
37	44, 45, 46	1103, 10011
Rider	4	
Muer	3"	



This Public Bill originated in the Legislative Council, and, having this day passed, is now ready for presentation to the Legislative Assembly for its concurrence.

Legislative Council Chamber, Sydney, 9th July, 1902.} JOHN J. CALVERT, Clerk of the Parliaments.

New South Wales.



ANNO SECUNDO

EDWARDI VII REGIS.

Act No. , 1902.

An Act to consolidate the enactments regulating the trade or business of Pawnbrokers in New South Wales.

BE it enacted by the King's Most Excellent Majesty, by and with the advice and consent of the Legislative Council and Legislative Assembly of New South Wales in Parliament assembled, and by the authority of the same, as follows:—

PART I.

PRELIMINARY.

1. This Act may be cited as the "Pawnbrokers Act, 1902," and is divided into Parts, as follows:—

PART I.—PRELIMINARY—ss. 1-4.

PART II.—LICENSES—ss. 5-10.

PART III.—Business of Pawnbroking—ss. 11-30.

PART IV.—MISCELLANEOUS AND LEGAL PROCEDURE—ss. 31-46.

2. (1) The Act thirteenth Victoria, number thirty-seven, is hereby repealed.

(2) All licenses granted under the authority of the Act hereby repealed, and existing at the time of the passing of this Act, shall be deemed to have been granted hereunder.

3. In this Act, unless the context or subject-matter otherwise Interpretation. indicates or requires,—

13 Vic. No. 37, ss. 2 and 36.

"article" includes every species of chattels and goods whatsoever.

"justice" means justice of the peace.

"license" means a license granted under this Act to carry on the

trade or business of a pawnbroker.

"pawnbroker" means a person who carries on business or seeks his livelihood in or by advancing upon interest, or for or in expectation of profit, gain, or reward, any sum of money upon security, whether collateral or otherwise, of any article taken by such person by way of pawn, pledge, or security.

4. Nothing in this Act shall be construed to apply to loans or To whom Act not to advances made on any goods, chattels, live stock, wool, bonds, bills, apply. Ititle-deeds, or other security by merchants, bankers, commission agents, brokers, or licensed auctioneers in the ordinary and bona fide course of mercantile or banking transactions if the interest on any such loans or advances does not exceed the rate of ten per centum per annum.

PART II.

LICENSES.

5. Whosoever carries on the trade or business of a pawnbroker Penalty on pawnwithout having previously obtained a license, shall, for such offence, be broking without liable to a penalty not exceeding twenty pounds.

1. Ibid. s. 1.

6. (1) Any person wishing to obtain a license shall deliver to Manner of obtaining the clerk of petty sessions for the police district in which he intends to license. Ibid. s. 3. carry on the trade or business of a pawnbroker, an application in the form contained in the First Schedule hereto, together with a certificate First Schedule. in the form contained in the said Schedule, signed by five householders residing in such district.

(2) The justices assembled in the petty sessions for such district next after such notice has been so delivered, may, if satisfied as to the character of the person so applying, grant a license to such person under their hands in the form contained in the Second Schedule Second Schedule. hereto.

(3) All matters of applications for licenses shall be heard and *Ibid.* s. 4. determined in open court, and shall be judicial inquiries.

(4) Every license shall be delivered to the person applying 13 Vic. No. 37, s. 3. for it on payment of ten pounds to be paid over to the Treasurer.

7. Every license shall, subject to the provisions of this Act, be Duration of license.

in force for one year from the date thereof.

8. (1) Every clerk of petty sessions shall keep an alphabetical Record of license to record of all licenses granted by the court of petty sessions of which he be kept.

Ibid. s. 5.

(2) Every such clerk neglecting so to do shall be liable to a

penalty not exceeding five pounds.

9. No pawnbroker holding a license shall by virtue of one Separate license to license keep more than one house, shop, or other place for taking in betaken out for goods or chattels to pawn, but for each and every house, shop, or other *Ibid.* s. 10. place which any person keeps for the purposes aforesaid a separate and distinct license shall be taken out and paid for.

10. Persons in partnership and carrying on the trade or Partner's license. business of a pawnbroker in one house, shop, or tenement only shall *Ibid.* s. 11. not be obliged to take out more than one license in any one year for

carrying on such trade or business.

PART III.

BUSINESS OF PAWNBROKING.

11. (1) Every person who holds a license shall have his name Pawnbroker's name, at length painted in legible characters at least two inches deep with the his premises. words "licensed pawnbroker" constantly and permanently remaining *Ibid.* s. 8. and plainly to be seen and read over the door of each shop or other place by him kept or made use of for carrying on the trade or business of a pawnbroker.

(2) Any such person who fails or neglects to comply with the provisions of this section shall for every such offence be liable to a

penalty not exceeding ten pounds.

12. (1) Any person holding a license shall, on demand at his Production of license. licensed house or place wherein or whereat such license is exercised, *Ibid.* s. 12. produce it to any justice or to any constable authorised by any justice by writing under his hand to demand the production thereof.

(2) Any such person who refuses or neglects to produce his Penalty. license shall for every such refusal or neglect be liable to a penalty not exceeding ten pounds unless he gives some reasonable excuse to the satisfaction of the justice or justices hearing the case for the non-production thereof.

13. (1) Every licensed pawnbroker taking in pawn any article Entries to be made whereon any money is to be lent shall, before advancing any money on taking pledge.

Thid. ss. 15, 16, 18.

kept for that purpose—

(a) a fair and reasonable description of such article; (b)

(b) the sum of money in the whole advanced thereon, with the rate of interest to be charged on the same by the week or month, as the case may be;

(c) the true date at which such article is pawned;

(d) the name of the party by or for whom such article is pawned, and his place of residence, according to the statement of the person pawning, into which last-mentioned circumstances the pawnbroker shall inquire of the person pawning before any money is lent or advanced to him;

and where a longer time for redemption than three months is agreed

upon-

(e) the time so agreed upon.

(2) Every such entry as aforesaid shall be numbered Numbering of consecutively throughout the year, the first pledge received by any entries. pawnbroker on or after the first day of January in each year being 13 Vic. No. 37, s. 18 respectively numbered one, the second two, and so on progressively throughout the year.

(3) Any such pawnbroker who fails to comply with the Penalty. provisions of this section shall, for every such offence, be liable to a

penalty not exceeding ten pounds.

14. (1) Every licensed pawnbroker, at the time of taking any Duplicate to be given. article in pawn, shall give to the person pawning the same a duplicate Ibid. s. 18. of every such entry fairly and legibly written, or partly written and partly printed, with the signature of such pawnbroker thereto, containing every particular inserted in the original entry, and corresponding therewith in number.

(2) Any licensed pawnbroker who fails or neglects to Penalty. comply with the provisions of the next preceding subsection shall be

liable to a penalty not exceeding ten pounds.

(3) No pawnbroker shall receive or retain any pledge unless Acceptance of such duplicate is accepted at the time by the party pawning, and every duplicate. such duplicate shall be delivered gratis, and shall be produced to the pawnbroker before he shall be obliged to re-deliver the articles mentioned therein, or any of them.

Duplicates lost or

16.

(a) any pawnbroker's duplicate is lost or mislaid by, or fraudu
lid. s. 22. lently taken or obtained from, the owner thereof;

(b) the articles mentioned therein remain unredeemed; and

(c) the person representing himself to be such owner produces and leaves with the pawnbroker who gave such duplicate a written declaration in the form prescribed by Part IV of the Oath's Act, 1900, duly taken and authenticated by some justice, and setting forth the circumstances of such loss or otherwise satisfactorily accounting for the non-production of such duplicate,

such pawnbroker shall, at the request of such person, deliver to him a

copy of such duplicate.

16. (1) Every person who at any time produces any such Holders of duplicates duplicate as aforesaid to the pawnbroker who gave the same, and to be deemed owners requires delivery of the articles therein specified, claiming to be the of goods pawned.

The owner or representing himself to be authorised by the owner thereof, shall be deemed to be such owner or to be so authorised, and shall be entitled to redeem such articles accordingly unless—

(a) such pawnbroker has notice from the real owner that such duplicate was lost by him or was fraudulently taken or

obtained from him; or

(b) such pawnbroker has been informed by some credible person

that such articles were stolen.

- (2) Whensoever any such pawnbroker refuses to deliver the articles to the party producing such duplicate he shall immediately give information of such refusal and of the particular grounds thereof to a justice or to some constable, together with a description of such party, or, if known to the pawnbroker, such party's name and place of residence.
- 17. (1) Unless a longer time is expressly agreed upon, the period Period for sale of during which any article taken in pawn may be redeemed shall be pledges. three months, at the expiration of which period, or at the expiration Ibid. s. 16. of any such longer period as has been so agreed upon, every such article shall be deemed forfeited, and may be sold.

(2) Any agreement for the forfeiture of any article before

the expiration of six months shall be wholly void.

18. Any pawnbroker who, under any circumstances or upon selling before any pretence, sells or otherwise disposes of, or causes or knowingly expiration of period suffers to be sold or disposed of, any article so pawned before the Ibid. expiration of the said term of three months, or of such longer period as was agreed upon, shall, for every such offence, be liable to a penalty not exceeding twenty pounds over and above any damages for which he is liable to the owner or party injured.

19. (1) All articles forfeited on which in the whole any sum Mode of sale. above five shillings has been lent, shall be sold by public auction, and Ibid. s. 17.

not otherwise.

(2) A notice of every such sale, containing a catalogue of all such articles and the time when the same were respectively taken in pawn, shall be twice inserted in some public newspaper, published in New South Wales, four days at the least before the proposed day of sale.

(3) Any pawnbroker who offends against the provisions of this section shall forfeit to the owner of any articles sold contrary to

the said provisions a sum not exceeding twenty pounds.

20. No purchase or pretended purchase by any pawnbroker or Pawnbroker not to person on his behalf of any article pawned with him shall in any purchase. case be valid against the owner in any case.

21. (1) If any article pawned is sold for more than the full Application of amount of the principal money and interest thereon which was due at proceeds of sale. the time of such sale, then the surplus, deducting the necessary charges of such sale, shall, if claimed within twelve months next after such sale, be paid upon demand to the person by or for whom such article was pawned, or his agent or assigns, or in case of death, to his executor or administrator.

(2) Any pawnbroker who offends against the provisions of Penalty. this section shall, for every such offence, be liable to a penalty not Ibid. s. 24.

exceeding ten pounds.

22. (1) Every pawnbroker shall from time to time enter in a Entry to be made book to be kept by him for that purpose a true and just account of of all articles sold. Thid, s. 23. the sale of every article which was pawned and which is sold or otherwise disposed of by him, specifying the date when such article was pledged and the true number of the entry then made thereof, and the name of the person who pledged the same and the day when and the amount for which every such article was sold.

(2) Any pawnbroker who offends against the provisions of Penalty. this section shall for every such offence be liable to a penalty not Ibid. s. 24.

exceeding ten pounds.

23. (1) Every person by or for whom any article was pawned Pawner may inspect shall, if such article is sold or otherwise disposed of, be permitted to entries.

inspect the entry of such sale.

(2) If such person produces the duplicate relating to the Penalty for refusing articles respecting which such inspection is required, and the pawn-inspection. broker or person employed by him refuses to permit such person to inspect any such entry or does not produce the book containing such entry, such pawnbroker or person employed by him shall for every such offence be liable to a penalty not exceeding ten pounds.

24. If any licensed pawnbroker or any agent or servant employed Pledges not to be by any such pawnbroker at any time purchases, receives, or takes in taken from children pawn any article from any person apparently under the age of fourteen Ibid. s. 25. years or apparently intoxicated with liquor such pawnbroker shall, for every such offence, be liable to a penalty not exceeding ten pounds.

25. If any licensed pawnbroker, or any agent or servant Pawnbroker not to employed by any such pawnbroker, in any case where the value of the advance, &c., pledge or the amount agreed to be lent thereon does not exceed ten *Ibid*.

pounds,-

(a) advances upon any articles pawned or offered in pawn

anything but money; or

(b) gives, sells, or exchanges in respect of any such article any goods or property in lieu of or in return for money,

such pawnbroker shall for every such offence be liable to a penalty not exceeding ten pounds.

26. (1) No licensed pawnbroker shall receive, or take in, or Hours for taking permit, or suffer to be received or taken in, any goods or chattels by pledges.

Way

Thid, s. 27.

way of pawn, pledge, or in exchange, before eight of the clock in the forenoon, or after the closing time fixed by the Early Closing Act, 1899, or any Act amending the same.

(2) Any such pawnbroker who offends against the provisions Penalty. of this section shall for every such offence be liable to a penalty not

exceeding ten pounds.

27. (1) No pawnbroker shall in any way exercise or carry on Days on which his trade or business as such pawnbroker on any Sunday, Christmas business not to be carried on. Day, or Good Friday.

(2) Any pawnbroker who offends against the provisions of Penalty. this section shall for every such offence be liable to a penalty not

exceeding ten pounds.

28. If any person who offers to any licensed pawnbroker, his Persons offering servant, or agent, by way of pawn, pledge, exchange, or sale, any article not giving good account of article-

(a) is not able or refuses to give to such pawnbroker, servant, or be apprehended and article seized. agent a satisfactory account of himself, or of the means by Ibid. 8. 31. which he became possessed of such article; or

(b) wilfully gives any false information to such pawnbroker, servant, or agent as to whether such article is his property or not, or as to his name or place of abode, or as to the name

or place of abode of the owner of the article;

or if there is any other reason to suspect that such article is stolen or otherwise illegally or clandestinely obtained then any such pawnbroker, servant, or agent to whom such article is offered may seize and detain such person and such article so offered, and may deliver such person and such article so offered immediately into the custody of a constable; and such constable shall as soon as may be convey such person and article before some justice near to the place where such person is apprehended.

29. If any person not entitled nor having any colour of title by Persons not entitled law to redeem any article in pledge or pawn attempts or endeavours attempting to redeem to redeem the same, any pawnbroker with whom such article is in apprehended. pledge, or the servant or agent of such pawnbroker, may seize and Ibid. detain such person and deliver him immediately into the custody of a constable; and such constable shall as soon as may be convey such person before some justice near to the place where such person is

apprehended.

30. (1) If such justice, upon examination and inquiry, has cause subsequent to suspect that the article so offered was stolen or illegally or clandes- proceedings. tinely obtained, or that the person who so attempted or endeavoured Ibid. to redeem any article had no pretence or colour of right to redeem the same, such justice may commit the person so apprehended as aforesaid into custody for such reasonable time as is necessary for obtaining proper information on the subject in order that he may be further examined.

(2) If, upon either of the said examinations, it appears to the satisfaction of such justice that the article so offered was stolen or illegally or clandestinely obtained, or that the person who so attempted or endeavoured to redeem any article had no pretence or colour of right so to do, the said justice shall commit the person so apprehended as aforesaid to any gaol, there to be dealt with according to law, where the nature of the offence authorises such commitment by any other law, and where the nature of the offence does not authorise such commitment by any other law, then such commitment shall be for any period not exceeding three months.

PART IV.

MISCELLANEOUS AND LEGAL PROCEDURE.

31. In any proceeding before any justice or justices against any Record to be person alleged to be a licensed pawnbroker and liable as such to any evidence. such proceeding the production of the alphabetical record hereinbefore 13 Vic. No. 37, s. 6. mentioned shall be evidence both of the personal identity of the person therein named and that the said person is a licensed pawnbroker under this Act:

Provided always that any other proof as to the fact of any person holding any such license may be admitted before any such

justice or justices as they in their discretion see fit.

32. In all proceedings under this Act against any person Pawabroker to be carrying on the trade or business of a pawnbroker without a license, dee ned unlicensed such person shall, for all purposes connected with such proceedings, Ibid. s. 7. be deemed to be unlicensed unless he produces the license authorising him to carry on such trade or business to the justice or justices hearing the case, or produces other proof which is satisfactory to them of his being a licensed pawnbroker within the meaning of this Act.

33. Whosoever, not holding a license, keeps up any sign, Unlicensed persons writing, painting, or other mark on or near to his house, shop, or keeping up signs, &c., premises which implies or gives reasonable cause to believe that such Ibid. s. 9. shop, house, or premises is or are the house, shop, or premises of a licensed pawnbroker shall for every such offence be liable to a

penalty not exceeding ten pounds.

34. (1) Whosoever having obtained a license lends it to any Leading license. other person for the purpose of carrying on business as a pawnbroker *Ibid.* s. 13. under colour of such license shall for every such offence be liable to a penalty not exceeding twenty-five pounds.

(2) Where any person is convicted of an offence against Penalty. the provisions of this section the justice or justices convicting such person may declare his license void, and such license shall thereupon become void.

(3)

- (3) Thereafter no license shall be granted to any such person for two years from the date of such conviction.
- 35. Whosoever forges, counterfeits, or alters, or causes to be Forged licenses. forged, counterfeited, or altered, any license, or produces or shows any 13 Vic. No. 37, s. 14. such forged, counterfeited, or altered license to any person entitled to demand the production thereof, shall be guilty of a misdemeanour, and shall be liable to such punishment by fine or imprisonment for any term not exceeding two years, with or without hard labour, or by both fine and imprisonment as aforesaid, as the Court thinks fit.

36. Whosoever—

Forging, &c., duplicates.

- (a) forges or alters, or causes to be forged or altered, or knowingly Ibid. s. 20. assists in forging or altering any such pawnbroker's duplicate, or utters, sells, disposes of, or puts off such duplicate so forged or altered, knowing the same to be so forged or altered, with intent to defraud any person whatsoever; or
- (b) steals or unlawfully takes any such pawnbroker's duplicate Stealing, &c., with a fraudulent intent, to deprive the owner of the same, duplicates. or of any article specified therein,

shall be guilty of a misdemeanour, and shall be liable to such punish-Penaltr. ment by fine or imprisonment for any term not exceeding two years, with or without hard labour, or by both fine and imprisonment as aforesaid, as the Court thinks fit.

- 37. (1) If in the course of any proceedings whatsoever before Any justice may any justice, whether under this Act or otherwise, it appears to him to compel a pawnbroker to produce books, be material or proper to require the production before him of any book, vouchers, &c. note, voucher, entry, memorandum, license, or other paper required Ibid. s. 26. by this Act to be kept by, or which ought to be in the custody of, any pawnbroker, such justice may summon such pawnbroker to attend before him and produce the same, and such pawnbroker is hereby required to produce every such book, duplicate, note, voucher, entry, memorandum, license, or other paper before such justice accordingly.
- (2) Any pawnbroker who does not attend upon such Penalty. summons or does not produce to such justice any book, duplicate, or entry so required, or produces the same in an altered state, and does not show a reasonable excuse in that behalf to such justice, shall for every such offence be liable to a penalty not exceeding ten pounds.
- 28. (1) If any article is stolen or unlawfully obtained from any Stolen articles. person, or being lawfully obtained is unlawfully deposited, pawned, Ibid. s. 29. pledged, sold, or exchanged, any justice may, on complaint being made to him that such article is in possession of any licensed pawnbroker, issue a summons or warrant for the appearance of such licensed pawnbroker before any two justices, and for the production of the article.

(2) Such two justices may order such article to be delivered up to the owner thereof, either without any payment or upon payment of such sum and at such time as the said justices think fit.

(3) No such order shall bar any such licensed pawnbroker from recovering possession of such article by suit or action at law from the person into whose possession it comes by virtue of the order of the said justices, if such action is commenced within three months next after such order is made.

- (4) Any licensed pawnbroker who, being so ordered, refuses or neglects to deliver up the article, or who disposes of or makes away with the same after notice that it was stolen or unlawfully obtained as aforesaid, shall forfeit to the owner of such article the full value thereof, to be determined by the said justices.
- 39. (1) Any two justices may order any article unlawfully Justices may order pawned, pledged, or exchanged which is brought before them, and the delivery of goods pawned on payment ownership of which is established to the satisfaction of such justices, of compensation or to be delivered up to the owner by the person with whom they were so unlawfully pawned, pledged, or exchanged either without compensation or with such compensation to the party in question as the said justices deem fit.
- (2) This section shall be read as if it had been enacted before the passing of the Act nineteen Victoria number twenty-four, which Act is now consolidated in the Police Offences Act, 1901.
- 40. Any pawnbroker who offends against the provisions of this Penalties. Act where no penalty in that behalf is by this Act specifically provided *Ibid.* s. 32, shall be liable to a penalty not exceeding twenty pounds.
- 41. On the hearing of the matter of any complaint under this Proceedings without Act the justice or justices may proceed although no information was written information. exhibited or taken before such justice or justices, and all such proceedings by summons without information shall be as valid and effectual as if an information in writing had been exhibited.
- 42. (1) Any justice or justices before whom any information Form of information is laid in writing against any person, or before whom any person is and conviction. convicted of an offence against the provisions of this Act may cause Ibid. s. 33 the information and the conviction to be drawn up according to the forms respectively given in the Third Schedule hereto, or any other Third Schedule forms to the same effect as the case requires.

(2) Nothing in this section contained shall invalidate any information or conviction laid or drawn in any other form which is specially suited to the case or is provided by law.

43. The informer or party prosecuting under this Act shall, Costs and charges of over and above his share of any fine, forfeiture, or penalty imposed by informer, &c. this Act, be entitled to his costs and charges, to be ascertained and Ibid. s. 35. assessed by the justice or justices before whom the case is heard.

44.

44. No action at law shall lie against any justice, constable, or No action against other peace officer for or on account of any matter or thing whatsoever Justice or constable done or commanded by him in the execution of his duty or office under proved. this Act against any person offending or suspected to be offending 13 Vic. No. 37, s. 37 against the provisions of this Act, unless there is direct proof of corruption or malice.

45. No such action as mentioned in the next preceding section Limitation of action shall be commenced but within three months next after the cause of *Ibid.* s. 37.

action or complaint arose.

46. If any person is sued for any matter or thing done by him General issue, in the execution of this Act he may plead the general issue and give Ibid. s. 37. the special matter in evidence.

SCHEDULES.

FIRST SCHEDULE.

Form of application for a pawnbroker's license.

To the Worshipful the Justices of the Peace acting in and for the State of New South Section 6 (1) Wales.

I A.B. (state the trade or occupation) now residing at in the parish, city, town, or district of do hereby give notice that it is my intention to apply to the Court of Petty Sessions, to be holden for this district on the day of next, for a license to carry on the trade or business of a pawnbroker in the house and appurtenances thereunto belonging, situated at (here describe the house proposed to be licensed, specifying the situation of it, the person of whom rented, the present occupier, and whether now licensed) and which I intend to keep as a pawnbroker's shop.

Given under my hand at day of

this one thousand nine hundred and

Form of householders' certificate to be appended to the above.

We, the undersigned householders, residing within the city, town, or district of do hereby certify that the above A.B.

is a person of good fame and reputation, and fit and proper to be licensed to carry on the trade or business of a pawnbroker.

Witness our hands this one thousand nine hundred and

day of
One______
Two____
Three____
Four___
Five

SECOND SCHEDULE.

Section 6 (2).

New South Wales police district) of to wit.

Whereas A.B. of the police district of to us the justices assembled in petty sessions in and for such district holden at this

in the year of our Lord one thousand nine hundred and for a license to carry on the business of a pawnbroker in the house and premises now occupied by him, situate in street, in the

of
Now we the said justices so assembled as aforesaid having inquired into the character of the said A.B., and being satisfied that he is a fit person to have such license granted to him do hereby authorise and empower him to carry on the trade or business of a pawnbroker, in the said house and premises, and not elsewhere, and this license shall continue in force for the space of twelve months from the date hereof, and no longer.

Granted by the Court of Petty Sessions at the day of

aforesaid one thousand

nine hundred and

(Signed) C.D. Chairman.

Registered

A.B.

Clerk of Petty Sessions.

THIRD SCHEDULE.

Section 42.

Form of Information.

New South Wales } to wit.

BE it remembered that of in the State of New South Wales cometh on the

day of

in the year of our Lord before me (or us) J.P. one (or more) of His Majesty's justices of the peace assigned to keep the peace in and for the State of New South Wales, and giveth me (or us) to understand and be informed that

hath been guilty of (here describe the offence).

Form of Conviction.

BE it remembered that on the day of is brought before me (or us) J.P. one (or more) of His Majesty's justices assigned to keep the peace in and for the State of New South Wales, and is charged before me (or us) with having (here describe the offence) and it appearing to me (or us) that the said is guilty of the said offence I (or we) do therefore adjudge the said (insert the adjudication).

Given under my (or our) hand (or hands) the day and year first above written.