

HOUSE No. 401.

Commonwealth of Massachusetts.

HOUSE OF REPRESENTATIVES, April 21, 1890.

The committee on the Judiciary, who were instructed to inquire into the expediency of amending chapter 102 of the Public Statutes relating to pawnbrokers, and of repealing chapter 388 of the year 1888 relative to the discharge of small loans and the redemption of security given for such loans, report the accompanying Bill.

For the Committee,

GEORGE P. SANGER, JR.

Commonwealth of Massachusetts.

In the Year One Thousand Eight Hundred and Ninety.

AN ACT

Relating to Loans or Pledges with Household Goods, Wearing Apparel, or Articles of Personal Use or Ornament as Collateral.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1. Every person, other than licensed
2 pawnbrokers, engaged in the business of making
3 loans on collateral security represented by house-
4 hold goods, wearing apparel, watches, diamonds,
5 jewelry, or other articles of personal use or orna-
6 ment, or on notes secured by pledge or mortgage
7 of any such property, when such property is
8 deposited with the person making the loan, or
9 who purchases such property on condition of
10 selling the same back again at a stipulated price,
11 or who pays or advances money thereon under

12 such circumstances that it may be inferred from
13 the character of the transaction that such prop-
14 erty may be afterwards redeemed, shall keep a
15 book in which shall be recorded at the time of
16 each loan or transaction a full and accurate
17 description of the goods, articles or things
18 pledged or deposited, for the purpose of identifi-
19 cation, together with any designating numbers or
20 marks, and also the name and residence of the
21 borrower, or party depositing such property, and
22 each transaction shall be specifically numbered in
23 said book.

1 SECT. 2. Every person engaged in the busi-
2 ness mentioned in section one hereof shall give to
3 each borrower or depositor a receipt, ticket or
4 card, inscribed with the name of the lender, the
5 article or articles pledged, the description of the
6 property as required in section one, the name of
7 the borrower or depositor, the amount of the loan,
8 the date when made, the date when payable,
9 which shall be numbered to correspond with the
10 number of the transaction on said book.

1 SECT. 3. Said book shall at all times be open
2 to the inspection of the board of police, the super-
3 intendent and chief inspector of police of the
4 city of Boston, the chief of the district police and
5 the chief of police and selectmen of their respec-
6 tive cities or towns, or any or either of them, or
7 to any officer who shall be specially authorized
8 in writing for that purpose by any or either of

9 them, and who exhibits such written authority;
10 and the property described in said book shall be
11 exhibited to said officers or either of them on
12 their demand.

1 SECT. 4. Every person engaged in said busi-
2 ness as aforesaid, or his agent, or other person in
3 charge thereof, who fails or refuses to allow the
4 inspection of said book, or who wilfully hinders,
5 obstructs or prevents such officer or officers from
6 making said inspection, or from examining said
7 property as provided in the preceding section, or
8 wilfully violates any other provisions of this act,
9 shall be punished by fine not exceeding two
10 hundred dollars, or by imprisonment not exceed-
11 ing one year, or by both such fine and imprison-
12 ment.

1 SECT. 5. If it shall appear to any of the
2 officers mentioned in section three of this act that
3 any articles pledged to any person as herein
4 provided have been stolen, such officer may give
5 to such person a notice in writing to hold such
6 article so pledged, and the same shall thereafter
7 be held by such person for sixty days thereafter
8 (unless said notice shall be recalled in writing by
9 the officer giving the same), subject to inspection
10 and examination at all reasonable times; and the
11 same shall be produced upon notice or summons
12 by the district attorney or other prosecuting
13 officer before any grand jury or court of justice,
14 when the question of the larceny of the same is

15 under legal investigation, and said person shall
16 not be held liable in damages or otherwise to any
17 one for on account of such detention.

1 SECT. 6. Chapter three hundred and eighty-
2 eight of the acts of the year eighteen hundred
3 and eighty-eight shall not be construed to apply
4 to licensed pawnbrokers, nor to have repealed or
5 affected section thirty-four of chapter one hun-
6 dred and two of the Public Statutes.

1 SEC. 7. Chapter two hundred and fifty-two of
2 the acts of the year eighteen hundred and eighty-
3 five is hereby repealed.

The first part of the history is a general account of the state of the world in the year 1700. It is divided into three parts, the first of which is a description of the world as it was at that time, the second of which is a description of the world as it is at present, and the third of which is a description of the world as it is to be in the future.

The second part of the history is a description of the world as it is at present. It is divided into three parts, the first of which is a description of the world as it is at present, the second of which is a description of the world as it is to be in the future, and the third of which is a description of the world as it was at that time.

The third part of the history is a description of the world as it is to be in the future. It is divided into three parts, the first of which is a description of the world as it is to be in the future, the second of which is a description of the world as it was at that time, and the third of which is a description of the world as it is at present.

The fourth part of the history is a description of the world as it was at that time. It is divided into three parts, the first of which is a description of the world as it was at that time, the second of which is a description of the world as it is at present, and the third of which is a description of the world as it is to be in the future.

The fifth part of the history is a description of the world as it is at present. It is divided into three parts, the first of which is a description of the world as it is at present, the second of which is a description of the world as it was at that time, and the third of which is a description of the world as it is to be in the future.

The sixth part of the history is a description of the world as it is to be in the future. It is divided into three parts, the first of which is a description of the world as it is to be in the future, the second of which is a description of the world as it was at that time, and the third of which is a description of the world as it is at present.