

# **City of Grand Island**

Tuesday, April 23, 2013 Council Session

# Item G-2

Receipt of Official Documents – Pawnbroker's Official Bonds for G.I. Loan Shop, 1004 West 2nd Street and Express Pawn, 645 South Locust Street

**Staff Contact: RaNae Edwards** 

# **Council Agenda Memo**

From: RaNae Edwards, City Clerk

Meeting: April 23, 2013

**Subject:** Approving Renewal of Pawnbrokers Official Bond

**Item #'s:** G-2

**Presenter(s):** RaNae Edwards, City Clerk

#### **Background**

Chapter 25 of the Grand Island City Code requires that all persons who shall engage in the business of pawnbroker are required to make application to the Mayor and City Council. Along with the application and fee, a bond is required which is to be approved by the Mayor and City Council. Each license expires on April 30th of each year and must be renewed prior to that date.

#### **Discussion**

G.I. Loan Shop, 1004 West Second Street and Express Pawn, 645 South Locust Street has submitted their application, fee, and bond for renewal of their pawnbroker's license. (See attached)

### **Alternatives**

It appears that the Council has the following alternatives concerning the issue at hand. The Council may:

- 1. Move to approve the renewals
- 2. Refer the issue to a Committee
- 3. Postpone the issue to future date
- 4. Take no action on the issue

#### Recommendation

City Administration recommends that the Council approve the application and bond for renewal of pawnbroker's license.

### **Sample Motion**

Move to approve the renewal applications and bonds for G.I. Loan Shop, 1004 West 2<sup>nd</sup> Street and Express Pawn, 645 South Locust Street.



# **Pawnbroker's License Application**

Darlo K	Bear	zley
1810 Hwy	158	Dannebrog Ne 68831
Patricia	Bear	zley
is: 1810 1-	wy 58	8 Dannebrog Ne 6883
1004 W	219	Grand Island
1-9573		
ds if kept at locat	ion other th	han business location:
(except minor traf	fic infraction	ons) of owner, manager, or all officers and
Location	of Court	Conviction Date
***		
, continue on back of	f the applicati	tion.
	(except minor traf corporation): Location	Patricia Beass: 1810 Hwy 58  1810 Hwy 58  1810 Hwy 58  1004 W 2 <sup>ng</sup>

Additional Documents Required:

- 1. All applicants must include bond to the City of Grand Island in the sum of \$5,000 with the application.
- 2. All corporate applicants must attach a copy of Articles of Incorporation and list of officers/shareholders.

All licenses expire on April 30<sup>th</sup> of each year. The City of Grand Island requires payment of an occupation tax in the amount of \$100.00 when the license is issued as well as a license fee in the amount of \$100.00.

All licenses are subject to approval and issuance by the City Council. Be sure you are familiar with the City Code and State Statutes pertaining to pawnbrokers.



Nationwide Mutual Insurance Company Bond Department 1100 Locust, Department 2006 Des Moines, IA 50391-2006

#### **Bond Continuation Certificate**

Nationwide Mutual Insurance Company, hereina	fter called	l Company,	in	consideration	of	an	Agreed
Premium hereby continues in force Bond Number	7900369	972					
Bond Description Pawn Broker							

in the sum of \$5,000.00

on behalf of GILoan Shop, Inc.

1004 W 2nd

Grand Island

NE

68802

in favor of

City of Grand Island

for the extended term beginning 12:00:00 a.m. May 1, 2013

and ending 11:59:59 p.m. April 30, 2014

subject to all terms, conditions and limitations contained in the original bond.

This continuation certificate is executed upon the express condition that the Company's liability under the bond and all continuation certificates issued shall not be cumulative and shall in no event exceed in the aggregate the largest single amount stated on the original bond, any rider attached thereto, of any continuation certificate.

SIGNED, SEALED AND DATED

5 / 1 / 2013

NATIONWIDE MUTUAL INSURANCE COMPANY

By:

Stephen S. Rasmussen, President

Continuation Certificate

The Original Certificate is to be filed with the Obligee Named.

National de Mutual Insurance Company Bond Department 1100 Locust Department 2006 Des Moines, IA 50391-2006

### License and Permit Bond

Bond No. 7900369972

KNOW	ALL MEN	BY	THESE	PRESENTS:
------	---------	----	-------	-----------

That we, GI Loan Shop, Inc.	
of Grand Island , State of NE , as Principal, and Nat	ionwide Mutual Insurance Company
a corporation duly licensed to do business in the State of Nebraska, as S City of Grand Island	
State of Nebraska ,Obligee, in the penal sum of	Five Thousand Dollars
(\$ 5,000.00 ) DOLLARS, lawful money of the United States, to be paid to well and truly to be made, we bind ourselves and our legal representatives,	to the said Obligee, for which payment
THE CONDITION OF THE ABOVE OBLIGATION IS SUCH, That where license or permit described as follows: Pawn Broker the said Obligee.	eas, the said Principal has been issued a
NOW THEREFORE, if the said Principal shall faithfully perform the duties and ordinances, including all Amendments thereto, appertaining to the obligation to be void, otherwise to remain in full force and effect from April 30th ,, unless extended by Continuation Ce	license or permit described then this May 1st , 2011 , until
This bond may be terminated at any time by the Surety upon sending notice Subdivision with whom this bond is filed and to the Principal, at the last ki thirty (30) days from the mailing of said notice, this bond shall ipso facto terbe relieved from any liability for any acts or omissions of the Principal sub	nown address, and at the expiration of minate and the Surety shall thereupon
Dated this 6th day of April , 2011.	
Shall save and keep harmless the City of Grand Island	1.1
from all loss or damage which it may sustain or for which it may become lialicense or permit.  GI Loan Shop, Inc.	ible on account of the issuance of said
Larlo K	Des lly Principal
Nationwide Mutual In	
By: <u>Kosemau</u> RO	AEMARY JOHNS, Attorney-in-Fact

#### Bond Number

7900369972

KNOW ALL MEN BY THESE PRESENTS THAT:

#### **Power of Attorney**

Nationwide Mutual Insurance Company, an Ohio corporation Farmland Mutual Insurance Company, an Iowa corporation Nationwide Agribusiness Insurance Company, an Iowa corporation AMCO Insurance Company, an Iowa corporation Allied Property and Casualty Insurance Company, an Iowa corporation Depositors Insurance Company, an Iowa corporation

hereinafter referred to severally as the "Company" and collectively as the "Companies," each does hereby make, constitute and appoint:

#### ROSEMARY JOHNS

each in their individual capacity, its true and lawful attorney-in-fact, with full power and authority to sign, seal, and execute on its behalf any and all bonds and undertakings, and other obligatory instruments of similar nature, in penalties not exceeding the sum of

#### Five Thousand Dollars (\$5,000.00)

and to bind the Company thereby, as fully and to the same extent as if such instruments were signed by the duly authorized officers of the Company; and all acts of said Attorney pursuant to the authority given are hereby ratified and confirmed.

This power of attorney is made and executed pursuant to and by authority of the following resolution duly adopted by the board of directors of the Company:

"RESOLVED, that the president, or any vice president be, and each hereby is, authorized and empowered to appoint attorneys-in-fact of the Company, and to authorize them to execute and deliver on behalf of the Company any and all bonds, forms, applications, memorandums, undertakings, recognizances, transfers, contracts of indemnity, policies, contracts guaranteeing the fidelity of persons holding positions of public or private trust, and other writings obligatory in nature that the business of the Company may require; and to modify or revoke, with or without cause, any such appointment or authority; provided, however, that the authority granted hereby shall in no way limit the authority of other duly authorized agents to sign and countersign any of said documents on behalf of the Company."

"RESOLVED FURTHER, that such attorneys-in-fact shall have full power and authority to execute and deliver any and all such documents and to bind the Company subject to the terms and limitations of the power of attorney issued to them, and to affix the seal of the Company thereto; provided, however, that said seal shall not be necessary for the validity of any such documents."

This power of attorney is signed and sealed under and by the following bylaws duly adopted by the board of directors of the Company.

Execution of Instruments. Any vice president, any assistant secretary or any assistant treasurer shall have the power and authority to sign or attest all approved documents, instruments, contracts, or other papers in connection with the operation of the business of the company in addition to the chairman of the board, the chief executive officer, president, treasurer or secretary; provided, however, the signature of any of them may be printed, engraved, or stamped on any approved document, contract, instrument, or other papers of the Company.

IN WITNESS WHEREOF, the Company has caused this instrument to be sealed and duly attested by the signature of its officer the

11<sup>th</sup> day of <u>August</u>, <u>2009</u>.







Gary A. Douglas, President and Chief Operating Officer of Nationwide Agribusiness Insurance Company and Farmland Mutual Insurance Company; and Vice President of Nationwide Mutual Insurance Company, AMCO Insurance Company, Allied Property and Casualty Insurance Company, and Depositors Insurance Company





### ACKNOWLEDGMENT





STATE OF IOWA, COUNTY OF POLK: ss On this 11th day of August, 2009, before me

On this 11<sup>th</sup> day of August, 2009, before me came the above-named officer for the Companies aforesaid, to me personally known to be the officer described in and who executed the preceding instrument, and he acknowledged the execution of the same, and being by me duly sworn, deposes and says, that he is the officer of the Companies aforesaid, that the seals affixed hereto are the corporate seals of said Companies, and the said corporate seals and his signature were duly affixed and subscribed to said instrument by the authority and direction of said Companies.



Sandy Aitz iowa Notarial Seal Commission rumber 152735 My Commission Expires March 24, 2014 Sandy Club Notary Public My Commission Expires

CERTIFICATE

I, Kathy R. Richards, Assistant Secretary of the Companies, do hereby certify that the foregoing is a full, true and correct copy of the original power of attorney issued by the Company; that the resolution included therein is a true and correct transcript from the minutes of the meetings of the boards of directors and the same has not been revoked or amended in any manner; that said Gary A. Douglas was on the date of the execution of the foregoing power of attorney the duly elected officer of the Companies, and the corporate seals and his signature as officer were duly affixed and subscribed to the said instrument by the authority of said board of directors; and the foregoing power of attorney is still in full force and effect.

IN WITNESS WHEREOF, I have hereunto subscribed my name as Assistant Secretary, and affixed the corporate seals of said Companies this 6th day

of <u>April</u>, 20<u>11</u>.

Latey R. Richards
Assistant Secretary

00000916



# Pawnbroker's License Application

Business (	Owner Name: Express Pawn, Inc. dba Express Pawn	
Business (	Owner Address: 11550 I Street, Suite 150 Omaha, NE 6813	7
Business N	Janager Name: Brian Chaney	
Business N	Manager Address: 19505 Poppleton Cir Omaha, NE U8130	
	treet Address: 645 S. Locust Grand Island, NE 6880,	<u></u>
	: (308) 646 - 0878	
Location of	f storage of goods if kept at location other than business location:	
N/A		
List all crim shareholders	inal convictions (except minor traffic infractions) of owner, manager, or all officers and (if applicant if a corporation):	i
Offe	nse Location of Court Conviction Date	
	· · · · · · · · · · · · · · · · · · ·	
If additional	space is required, continue on back of the application.	
Additional	Documents Required: All applicants must include bond to the City of Grand Island in the sum of \$5,000 with	
~•	the application.	
2.	All corporate applicants must attach a copy of Articles of Incorporation and list of officers/shareholders.	Ì

All licenses expire on April 30<sup>th</sup> of each year. The City of Grand Island requires payment of an occupation tax in the amount of \$100.00 when the license is issued as well as a license fee in the amount of \$100.00.

All licenses are subject to approval and Issuance by the City Council. Be sure you are familiar with the City Code and State Statutes pertaining to pawnbrokers.



# Old Republic Surety Company

BOND NO.	W150105461

### LICENSE BOND

	645 So	outh Locust Grand Island	1, NE 68801	Marie Communication of the Com
as Principal, and	Old Republic S	Surety Company	or	ganized under the laws of the state of
	, as Surety, are I			
	<del></del>	of Grand Island of Grand	******	
as Obligee in the sum of		Five Thousa	and Dollars (\$5,000.0	00),
				es, our heirs, executors, administrators,
successors and assigns, jointl				
		l Obligee for a license		
		Pawnbroker's Lice	nse	
all loss which the Obligee may l rule or regulation relating then				said Principal's breach of any ordinance, remain in full force and effect.
This obligation may be cand				its intention to do so to said Obligee
	eled by said Surety by	giving thirty (30) day	s notice in writing of	Its intention to do so to said Obligee
and provided further, that noth	eled by said Surety by ing herein shall affect a	giving thirty (30) day	s notice in writing of	its intention to do so to said Obligee; crued under this bond prior to the date
and provided further, that noth	eled by said Surety by ing herein shall affect a	giving thirty (30) day	s notice in writing of	
and provided further, that noth of termination; and the said by the said Obligee.	eled by said Surety by ing herein shall affect a Surety shall be relieved	giving thirty (30) day any rights or liabilities d of any further liabilit	s notice in writing of s which shall have ac ty under this bond thi	its intention to do so to said Obligee; crued under this bond prior to the date rty (30) days after receipt of said notice
and provided further, that noth of termination; and the said by the said Obligee.  The term of this bond is for	eled by said Surety by ing herein shall affect a Surety shall be relieved a period commencing_	giving thirty (30) day any rights or liabilities d of any further liabilit	s notice in writing of s which shall have ac ty under this bond thi September	its intention to do so to said Obligee; crued under this bond prior to the date rty (30) days after receipt of said notice 20, 2011
and provided further, that noth of termination; and the said by the said Obligee.  The term of this bond is for and terminating	eled by said Surety by ing herein shall affect a Surety shall be relieved a period commencing_ Septen	giving thirty (30) day any rights or liabilities d of any further liabilit mber 20, 2014	s notice in writing of s which shall have ac ty under this bond thi September	its intention to do so to said Obligee; crued under this bond prior to the date rty (30) days after receipt of said notice
and provided further, that noth of termination; and the said by the said Obligee.  The term of this bond is for and terminating  be continued from year to y	seled by said Surety by ing herein shall affect a Surety shall be relieved a period commencing Septen ear by continuation cer	giving thirty (30) day any rights or liabilities d of any further liabilit mber 20, 2014	s notice in writing of s which shall have ac ty under this bond thi  September said Surety.	its intention to do so to said Obligeer crued under this bond prior to the date rty (30) days after receipt of said notice 20, 2011 provided, however, this bond may
and provided further, that noth of termination; and the said by the said Obligee.  The term of this bond is for and terminating	neled by said Surety by ing herein shall affect a Surety shall be relieved a period commencing Septen ear by continuation cer	giving thirty (30) day any rights or liabilities d of any further liabilit mber 20, 2014	s notice in writing of s which shall have ac ty under this bond thi  September said Surety.	its intention to do so to said Obligeer crued under this bond prior to the date rty (30) days after receipt of said notice 20, 2011 provided, however, this bond may
and provided further, that noth of termination; and the said by the said Obligee.  The term of this bond is for and terminating be continued from year to y	neled by said Surety by ing herein shall affect a Surety shall be relieved a period commencing Septen ear by continuation cer	giving thirty (30) days any rights or liabilities d of any further liabilit mber 20, 2014 tificate executed by s day of	s notice in writing of s which shall have ac ty under this bond thi  September said Surety.  September	its intention to do so to said Obligeer crued under this bond prior to the date rty (30) days after receipt of said notice 20, 2011 provided, however, this bond may
and provided further, that noth of termination; and the said by the said Obligee.  The term of this bond is for and terminating be continued from year to y	neled by said Surety by ing herein shall affect a Surety shall be relieved a period commencing Septen ear by continuation cer	giving thirty (30) days any rights or liabilities d of any further liabilit mber 20, 2014 tificate executed by s day of	s notice in writing of s which shall have ac ty under this bond thi  September said Surety. September	its intention to do so to said Obligeer crued under this bond prior to the date rty (30) days after receipt of said notice 20, 2011  provided, however, this bond may  ,2011
and provided further, that noth of termination; and the said by the said Obligee.  The term of this bond is for and terminating be continued from year to y	seled by said Surety by ing herein shall affect a Surety shall be relieved a period commencing Septen ear by continuation cer e 20th	giving thirty (30) days any rights or liabilities d of any further liabilit  mber 20, 2014  tificate executed by s day of  Wyom  By	s notice in writing of s which shall have ac ty under this bond thi  September said Surety.  September	its intention to do so to said Obligeer crued under this bond prior to the date rty (30) days after receipt of said notice 20, 2011 provided, however, this bond may,2011
and provided further, that noth of termination; and the said by the said Obligee.  The term of this bond is for and terminating  be continued from year to y	seled by said Surety by ing herein shall affect a Surety shall be relieved a period commencing Septen ear by continuation cer e 20th	giving thirty (30) days any rights or liabilities d of any further liabilit  mber 20, 2014  tificate executed by s day of  Wyom  By	s notice in writing of s which shall have ac ty under this bond thi  September said Surety. September	its intention to do so to said Obligeer crued under this bond prior to the date rty (30) days after receipt of said notice 20, 2011  provided, however, this bond may  ,2011
and provided further, that noth of termination; and the said by the said Obligee.  The term of this bond is for and terminating be continued from year to y	seled by said Surety by ing herein shall affect a Surety shall be relieved a period commencing Septen ear by continuation cer e 20th	giving thirty (30) days any rights or liabilities d of any further liabilit  mber 20, 2014  tificate executed by s day of  Wyom  By	s notice in writing of s which shall have act ty under this bond this September said Surety.  September ing Financial Lend	its intention to do so to said Obligee crued under this bond prior to the date rty (30) days after receipt of said notic 20, 2011  provided, however, this bond may  ,
and provided further, that noth of termination; and the said by the said Obligee.  The term of this bond is for and terminating be continued from year to y	neled by said Surety by ing herein shall affect a Surety shall be relieved a period commencing Septen ear by continuation cer	giving thirty (30) days any rights or liabilities d of any further liabilit  mber 20, 2014  tificate executed by s day of  Wyom  By	s notice in writing of s which shall have act ty under this bond this September said Surety.  September ing Financial Lend	its intention to do so to said Obligee crued under this bond prior to the date rty (30) days after receipt of said notice 20, 2011  provided, however, this bond may  , 2011  ers, Inc. D/B/A Payday Express  Principal

ORSC 22427 (11-93)



#### **POWER OF ATTORNEY**

KNOW ALL MEN BY THESE PRESENTS: That OLD REPUBLIC SURETY COMPANY, a Wisconsin stock insurance corporation, does make, constitute and appoint:

Andrew C Bassett Of HASTINGS, NE

its true and lawful Attorney(s)-in-Fact, with full power and authority, not exceeding \$10,000,000, for and on behalf of the company as surety, to execute and deliver and affix the seal of the company thereto (if a seal is required), bonds, undertakings, recognizances or other written obligations in the nature thereof, (other than bail bonds, bank depository bonds, mortgage deficiency bonds, mortgage guaranty bonds, guarantees of installment paper and note guaranty bonds, self-insurance workers compensation bonds guaranteeing payment of benefits, asbestos abatement contract bonds, waste management bonds, hazardous waste remediation bonds or black lung bonds), as follows: Effective Date: 9/20/2011 12:00:00 AM

Bond Number: W150105461

Bond Amount: Five Thousand Dollars (\$5,000.00)

Principal Name: Wyoming Financial Lenders, Inc. D/B/A Payday Express

Obligee Name: City of Grand Island of Grand Island, NE

and to bind OLD REPUBLIC SURETY COMPANY thereby, and all of the acts of said Attorneys-in-Fact, pursuant to these presents, are ratified and confirmed. This appointment is made under and by authority of the board of directors at a special meeting held on February 18, 1982.

This Power of Attorney is signed and sealed by facsimile under and by the authority of the following resolutions adopted by the board of directors of the OLD REPUBLIC SURETY COMPANY on February 18,1982.

RESOLVED that the president, any vice president or assistant vice president, in conjunction with the secretary or any assistant secretary, may appoint attorneys-in-fact or agents with authority as defined or limited in the instrument evidencing the appointment in each case, for and on behalf of the company to execute and deliver and affix the seal of the company to bonds, undertakings, recognizances, and suretyship obligations of all kinds; and said officers may remove any such attorney-in-fact or agent and revoke any Power of Attorney previously granted to such person.

RESOLVED FURTHER that any bond, undertaking, recognizance, or suretyship obligation shall be valid and binding upon the Company

- (i) when signed by the president, any vice president or assistant vice president, and attested and sealed (if a seal be required) by any secretary or assistant secretary; or
- (ii) when signed by the president, any vice president or assistant vice president, secretary or assistant secretary, and countersigned and sealed (if a seal be required) by a duly authorized attorney-in-fact or agent; or
- (iii) when duly executed and sealed (if a seal be required) by one or more attorneys-in-fact or agents pursuant to and within the limits of the authority evidenced by the Power of Attorney issued by the company to such person or persons.

RESOLVED FURTHER that the signature of any authorized officer and the seal of the company may be affixed by facsimile to any Power of Attorney or certification thereof authorizing the execution and delivery of any bond, undertaking, recognizance, or other suretyship obligations of the company; and such signature and seal when so used shall have the same force and effect as though manually affixed.

IN WITNESS WHEREOF, OLD REPU affixed this day of _	BLIC SURETY COMPANY September	has caused these prese	nts to be signed by its prope	r officer, and its corp	orate seal to be
day or _		MICHAEL SURE THE	OLD REPUBL	IC SURETY COMP	PANY
Assistant Secretary		CORPORATE COMPANY OF THE SEAL	MCL		
STATE OF WISCONSIN, COUNTY OF WAU	KESHA - SS	The Management of the State of	(/ /		
On this day of	September ,	2011 personally came	before me,	Gerald C. Leach	
and Rick A. Johnson who executed the above instrument, and the they are the said officers of the corporation af and their signatures as such officers were duly	y each acknowledged the oresaid, and that the seal	execution of the same, a affixed to the above instru	ment is the seal of the come	did severally depose	e and say: that
		WOTARY S	My Commission Expires:	Notary Public	izew
CERTIFICATE			My Commission Expires.	12/2/2012 12:0	U:00 AM
Power of Attorney remains in full force and Attorney, are now in force.  0405437	of the OLD REPUBLIC SU has not been revoked; ar	JRETY COMPANY, a Wis	sconsin corporation, CERTIF Resolutions of the board of	FY that the foregoing directors set forth in	and attached the Power of
ORSC 22262 (3-06) ELLERBROCK-NORRIS, INC.	Signed and sealed at the	City of Brookfield, WI this	Phylism. of	September  Hnsu  stant Secretary	2011