HB-1991-SD-1

Submitted on: 3/28/2022 8:22:54 PM Testimony for JDC on 3/31/2022 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
John Spiker	Individual	Support	Written Testimony Only

Comments:

3/28/22 Testimony Supporting HB1991 HD2 SD1

Submitted by John Spiker, Owner - Hawaii Gold & Silver Company

My name is John Spiker. I am the owner of Hawaii Gold & Silver Company and have been in business for over 43 years. I have been the President of the Hawaii Pawnbrokers Association for 20 years. I have been giving testimony at the Hawaii State Legislature since 1981.

I support House Bill 1991 HD2 SD1 in its current form as this bill allows senior citizens and senior citizens with disabilities who have been in business for decades and are not able to computerize because of their age and disabilities to continue their business.

This bill addresses the concerns that were previously raised at the Hawaii State Legislature in 2005, 2008, 2014, 2019, and 2020, and before the Honolulu City Council in 2013. The Honolulu Police Department and Hawaii Pawnbrokers Association met in February 2022 to discuss this bill and are in agreement with passing this bill.

I want to thank the current Legislature and the Honolulu Police Department for their time and effort in putting this bill forward. I would like to also acknowledge HPD Major Ben Moskowitz and other Honolulu Police Department officers for meeting with us to listen and discuss our industry's concerns. I respectfully submit this testimony and thank you for your attention to this bill which affects our struggling pawn and secondhand dealers' industry that provides a much-needed service to our community.

Thank you.

John Spiker Hawaii Gold and Silver Company

President, Hawaii Pawnbrokers Association 808-735-5188

TO: Senate Judiciary Committee

FROM: Richard Dan, manager of Kama'aina Loan and Cash for Gold on Maui RE: HB 1991 (HD2, SD1) - supporting bill and proposing minor amendment

Aloha, my name is Richard Dan. I have been a pawnbroker and secondhand dealer on Maui since 1977 and have been involved in most legislation before this esteemed body throughout the entire span of those 45 years.

HB 1991 has been greatly improved by various revisions already adopted over the course of this legislative session and the bill appears sound in its current form, with one minor flaw which I believe can be easily corrected. I would like to suggest a single added sentence that will fix the issue.

The bill as currently drafted would require free electronic reporting in the City and County of Honolulu, but on the neighbor islands it would allow the police chiefs unbridled discretion to choose the manner in which reports shall be submitted, whether paper or electronic. In doing so, however, the bill fails to guarantee that electronic submission can be done free of charge, as is guaranteed for Oahu. In fairness to neighbor island pawnbrokers, I respectfully request that you make a very simple change to the paragraph appearing on pages 7 to 8, as follows:

Upon request and at the discretion of the chief of police of each county, copies of all completed forms required by this section shall be surrendered, mailed, or electronically inputted and transmitted via modem or by facsimile transmittal to the chief of police or to the chief of police's authorized representative. The chief of police of each county or the chief of police's authorized representative shall determine the method of submission for recordkeeping, whether the submissions be by electronic forms or paper forms; provided that, in any county with a population of five hundred thousand or more, completed forms shall be submitted **free of charge** through a webpage, online service, or online application established by the county police department or any other agency as designated by the county. **In any county where electronic submissions are required, no fee shall be charged for the submission and any software program needed to submit the forms shall be provided free of charge**.

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