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TO: North Ogden City Mayor and City Council  
FROM: Jonathan Call, North Ogden City Attorney  
DATE: January 22, 2014  
RE: Bond Requirements for Certain Businesses.

The North Ogden City Code has historically required that certain types of businesses provide a bond to the City when they obtain a business license. However, the City has never established a specific bond amount for some of these businesses. The business types are listed in our code as follows:

- Employment Agencies
- Money Lending businesses
- Messenger Services

Each type of business has a specific list of type of conditions that the bond is specifically attempting to protect the City against. It is time for the City to establish a bond payment in the fee schedule.

It is helpful to better understand the purpose behind each of the bonds as outlined in our code. The bond for Employment Agencies pay a bond to protect any person from all damages caused by fraud, misstatements, deceit, etc. The bond for Money Lending Businesses is to protect the City from the individual failing to adhere to City and State ordinances regarding the types of businesses. Messenger services are paying the bond to protect the City from violations of ordinances, as well as from acts of any negligence by the messenger service.

I would recommend that the City Council adopt a bond amount of \$2,000 for all of these types of businesses. This allows some protection to our residents, as well as our city when enforcing ordinances. Additionally with respect to Money Lending Businesses (non-banks) the state requires additional bonding amounts which provide additional protection to the patrons of these institutions from violations of state laws regarding their business practices.