

# Modernizing Chapter 545-288

A Proposal for Safety, Fairness, and a  
Stronger Local Economy

Jason N. Hendeles  
Owner  
PayMore Toronto Downtown

Economic & Community  
Development Committee

July 9, 2025



# The Problem: A 2002 Bylaw in a 2025 World

Toronto's 15-Day Hold Bylaw is Obsolete and Dangerous



- **Creates a Public Safety Crisis:** The mandatory hold makes stores a target for violent armed robberies by creating known stockpiles of valuable electronics.
- **Creates an Unfair Market:** It punishes licensed, tax-paying local businesses while unregulated online sellers (Kijiji, Facebook Marketplace) operate with zero holds and zero oversight.



# The #1 Issue: Public Safety

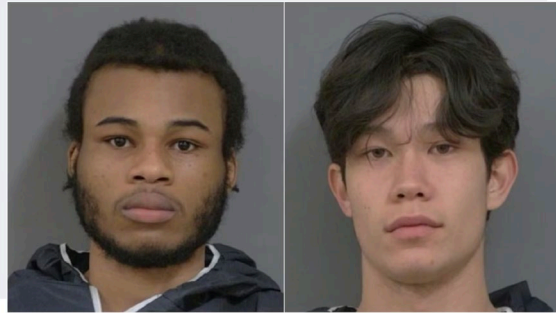
## Idle Electronics Inventory is a Magnet for Violent Crime

Toronto | News

Four suspects, including two youths, charged in armed robbery at Brampton store

By Jermaine Wilson

Published: January 28, 2025 at 4:56PM EST



20-year-old, Oluwafemi Olatokun (left) and 18-year-old, Chayim Abecassis (right), among the four suspect charged in a retail robbery investigation on Jan. 28. (PRP photos).



Posted On Monday February 03, 2025



*Region of Peel* – Peel Regional Police have arrested and charged a 18-year-old man in relation to an armed robbery that occurred in Mississauga.


On Saturday, Feb. 1, 2025, at approximately 2:30 p.m., Peel Regional Police received a report of an armed robbery at an electronic retail establishment in the area of Dundas Street East and Dixie Road in Mississauga. At this time, four suspects entered the store wearing masks and were armed with a firearm. Once inside the store, the suspects made demands for various items. The victims refused and an altercation ensued, which resulted in three of the suspects fleeing from the scene. Following an efficient and coordinated police response, the fourth suspect was placed under arrest at the scene.

- The 15-day hold forces us to stockpile thousands of dollars in high-demand goods.
- This year, multiple electronics resellers in the GTA (Brampton, Mississauga) have been victims of armed robberies.
- **Eliminating the hold eliminates the target.** This is the most effective way to protect our staff, our customers, and our community.



# The Unfair Competitive Fairness

The bylaw pushes business to untraceable online platforms, undermining the very safety it was meant to ensure.

Feature	Regulated Store (us)	Unregulated Online Seller
15-Day Hold		No
ID Verification		No
Police Reporting		No
Pay Local Taxes		No
Commercial Rent		No
Staff Salaries/WSIB		No
Security/Insurance		No



## The Solution: A Real-Time Digital Transparency

Let's Move From Outdated Paper to a Secure Portal

*“We propose replacing the carbon-copy paper ledger with a simple, secure digital register.”*

**How it Works:** A live, web-based portal (like a shared spreadsheet) accessible to the Toronto Police Service.

**What it Provides:** Instant, searchable access to:

- Item photos and serial numbers (IMEIs)
- Verified seller ID
- Transaction timestamps

**(Benefit)** This gives law enforcement a more powerful and immediate tool to track property without endangering lives.



## Our Two Urgent Asks

Two immediate actions to ensure our survival and safety

- ✓ **Emergency Waiver of the 15-Day Hold**  
Suspend the hold requirement for licensed, audited operators effective immediately.
- ✓ **Permission for 24/7 E-Commerce**  
Amend the bylaw to allow for secure, contactless locker and online transactions at any time.





## The Vision: A Safer, Fairer, Greener Toronto

These Changes Create Clear Benefits for the City

- ✓ **Increased Public Safety:** Removes the incentive for violent robberies.
- ✓ **Fair Competition:** Levels the playing field for local Toronto businesses.
- ✓ **A Greener City:** Accelerates the reuse of electronics, fueling the circular economy and reducing e-waste.



# Questions and Comment. Thank You!

Let's Work Together to Build a Modern Bylaw for a Safer Toronto



Communications  
Security Establishment

Centre de la securite  
des telecommunications

IT media sanitization (ITSP.40.006) compliant



**Toronto Electronics Exchange INC.**

PayMore Toronto Downtown

577 Yonge St. Ground Floor #102

Toronto ON M4Y 1Z2



Lobbyist Reg. 59131S-1

LICENSE NO.

B73-5503107

EMAIL

sales@torontoelectronics.com

ISSUED DATE

16-FEB-2025

PERMIT FOR

SECOND HAND SHOP

OWNER

JASON NEINSTEIN HENDELES

PHONE

416-815-4588

+1 866 PAY MORE





## Submission to the City of Toronto – Economic & Community Development Committee

**Subject:** Modernizing Chapter 545: A Proposal for Real-Time Transparency to Replace the 15-Day Hold on Second-Hand Goods

**Prepared by:** Jason N. Hendeles, Owner – PayMore Toronto Downtown  
(Second-Hand Goods Permit B73-5503107, Lobbyist Reg. 59131S-1)

**Committee Date:** 9 July 2025

---

### 1. Executive Summary (≤ 5 min Brief)

Toronto's 15-day hold rule for second-hand goods (Chapter 545-288), drafted in 2002, is dangerously obsolete in today's digital economy. The by-law now endangers staff by creating a target for violent crime, freezes critical cash flow for small businesses, and inadvertently diverts trade to unlicensed, untraceable online sellers. Three armed robberies at electronics resellers in the GTA this year (Mississauga and Brampton) prove that stockpiled high-value electronics are a crime magnet.

**Urgent Reality:** Without an immediate exemption or waiver from the hold requirement, PayMore Toronto Downtown—and other compliant, tax-paying stores—cannot stay competitive against zero-hold online marketplaces (e.g., Kijiji, Facebook Marketplace). A temporary release from this rule today allows us to survive while we co-create a longer-term digital solution with the City and Toronto Police Service (TPS) that is safer, more transparent, and more effective.

We therefore seek:

- **Emergency 15-Day Hold Waiver:** For audited and compliant Ward 13 operators, effective immediately.
- **24-Hour Operation Permission:** For contactless, e-commerce-driven transactions.
- **A Modern Digital Framework:** A commitment to co-develop a real-time reporting system to replace the outdated paper ledger.

#### Outcomes:

- **Safety:** Removes the robbery incentive by eliminating idle, high-value stock.
  - **Fair Competition:** Levels the playing field with unregulated online platforms.
  - **Climate & Community:** Accelerates electronics reuse, supports digital inclusion through donations, and sustains local green jobs.
-

## 2. The Problem: A 2002 By-Law in a 2025 Economy

Chapter 545 was enacted when second-hand transactions were primarily cash-based and record-keeping was manual. The 15-day hold was designed to give police time to physically check paper ledgers against stolen goods reports.

Today, the commercial landscape is fundamentally different:

- **Untraceable Online Markets:** The vast majority of second-hand electronics sales now occur on platforms like Facebook Marketplace, where sellers are often anonymous, transactions are untraceable, and there are **zero holds or reporting requirements**. This has become the preferred channel for laundering stolen goods.
- **Digital Traceability:** Every legitimate transaction at our store involves digital payments, government-issued ID verification, and high-resolution security footage—data points far more valuable than a paper log.
- **Inventory as a Liability:** For high-value, rapidly depreciating assets like smartphones and laptops, a 15-day hold freezes thousands of dollars in capital and creates a concentrated, high-value target for organized crime.

The by-law, intended to deter theft, now punishes the most transparent and compliant businesses while enabling a shadow economy online.

---

## 3. The Public Safety Imperative: A Magnet for Violent Crime

The mandatory 15-day hold forces our business to stockpile thousands of dollars worth of desirable electronics in a secure, but known, location. This has created a new and severe public safety risk. This year, three stores similar to ours in Mississauga and Brampton were victims of violent armed robberies, where staff were held at gunpoint.

Storing this inventory on-site makes our employees and customers a direct target. Eliminating the hold period eliminates the stockpile, which in turn removes the primary incentive for these dangerous robberies. A digital reporting system provides superior asset-tracking for law enforcement without endangering human lives.

---

## 4. Proposed Real-Time Transparency Framework

The current carbon-copy paper register mandated by §§ 545-285-286 is seldom consulted by police and is prone to errors or abuse. A digital feed solves both problems while boosting transparency and providing law enforcement with actionable, real-time data.

Feature	How It Works	Benefit
<b>Live Police Register (Google Sheet)</b>	Phase 1: A secure, read-only Google Sheet is shared live with TPS/MLS. Each entry includes a photo of the item, seller ID details, the item's serial/IMEI number, and a geotagged timestamp.	Gives officers instant, searchable, 24/7 remote access to our intake log, allowing for immediate cross-referencing with stolen property databases. Dramatically superior to manual, in-person checks.
<b>Digital Seller Verification</b>	We digitally scan and verify government-issued photo ID for every seller, capturing a high-resolution image of the ID and the seller. This record is linked to the transaction.	Creates an immutable, non-repudiable record of who sold the item and when. This is a powerful deterrent for criminals and provides police with concrete, prosecutable evidence.
<b>Smart Lockers &amp; 24/7 E-Commerce</b>	Contactless intake/out-take using secure, monitored smart lockers accessible 24/7. Sellers/buyers use a unique code sent to their verified phone/email.	Aligns with § 545-282 update for modern e-commerce hours. Increases accessibility for the public while enhancing security and maintaining a full digital audit trail of every transaction.

---

## 5. Restoring Competitive Fairness

Regulated brick-and-mortar stores are currently operating at an insurmountable disadvantage:

PayMore Toronto (Regulated)	Online Marketplace (Unregulated)
✓ 15-Day Hold (Frozen Capital)	✗ No Hold (Instant Cash)
✓ Mandatory ID & Police Reporting	✗ Anonymous/Pseudonymous Sellers
✓ Commercial Rent & Taxes	✗ No Overhead

PayMore Toronto (Regulated)	Online Marketplace (Unregulated)
✓ Staff Salaries & WSIB	✗ No Labour Costs
✓ Security Systems & Insurance	✗ No Accountability

This imbalance forces consumers and capital toward unregulated channels, undermining the by-law's original intent and weakening the legitimate local economy.

---

## 6. Community & ESG Benefits

Modernizing Chapter 545 is not just a business issue; it is a community, environmental, and governance imperative.

- **Environmental (Circular Economy):** By removing barriers to the resale market, we can accelerate the reuse of electronics. This directly reduces e-waste—the fastest-growing waste stream globally—and conserves the immense energy and resources required to manufacture new devices. Our business is a cornerstone of Toronto's circular economy.
  - **Social (Digital Inclusion & Safety):** We make technology affordable for Torontonians. Unsold or non-functional devices are donated to local charities focused on digital literacy. Furthermore, removing the on-site stockpile directly improves the safety of our staff and the surrounding Yonge Street community.
  - **Governance (Enhanced Transparency):** Our proposed digital framework represents a quantum leap in regulatory governance. It provides law enforcement with more accurate, timely, and useful data than the current system, improving their ability to recover stolen property and prosecute offenders.
- 

## 7. Policy Asks & Survival Request

To ensure our business remains viable and to partner with the City on a long-term solution, we respectfully request the following actions:

1. **Immediate Waiver:** Suspend the 15-day hold requirement under Chapter 545-288 for PayMore Toronto Downtown, contingent on our immediate implementation of the Phase 1 Live Police Register. This is a survival-critical measure.
2. **24/7 E-Commerce Carve-Out:** Amend § 545-282 (Hours of Operation) to permit 24/7 e-commerce and smart locker transactions for licensed operators who maintain a full digital audit trail.
3. **Commitment to a Digital Modernization Pilot:** Direct staff to work with our business and other stakeholders to pilot the Real-Time Transparency Framework, with the goal of creating a city-wide digital standard to formally replace the paper ledger system.

---

## 10. Closing Statement (Speech Excerpt)

“The world has changed since 2002 when the existing laws were made; our by-laws haven’t. We are not asking for deregulation; we are asking for *better* regulation. We have the technology today to protect property and people far more effectively, all while fuelling Toronto’s vital circular economy. Let’s work together to modernize Chapter 545 to serve and protect Torontonians in 2025 and beyond.” – Jason N Hendeles

---

### Contact

Jason N. Hendeles

Owner, Toronto Electronics Exchange, dba. PayMore Toronto Downtown

577 Yonge St, Unit 102, Toronto Ontario M4Y 1Z2

[sales@torontoelectronics.com](mailto:sales@torontoelectronics.com) • (647) 594-3228

[jhendeles@paymore.com](mailto:jhendeles@paymore.com)