

PAWN STRONG STORIES | NPA BUYING GUIDE | PAWN EXPO 2021

# National Pawnbroker

OFFICIAL PUBLICATION OF THE NATIONAL PAWNBROKERS ASSOCIATION

FALL/WINTER 2020


*It's a New Day!*  
**Pawn Industry in Times of Change**



NATIONALPAWNBROKERS.ORG



# Have a great Holiday Season PawnMaster Nation!

The background of the advertisement features a festive holiday scene. On the left, there are two red gift boxes; the top one is wrapped in red paper with a large red bow, and the bottom one is partially visible. In the foreground, a lit red pillar candle with a bright yellow flame sits on a dark surface. To the left of the candle is a black Christmas ornament with white snowflake patterns. The background is a dark, textured surface with soft, out-of-focus green and blue bokeh lights, suggesting a holiday setting.

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# STRENGTH & RESILIENCE

AS THE PRESIDENT OF YOUR NATIONAL ASSOCIATION, I have a vested interest in your well-being. The decisions I make in my own business are reflective of how I advocate for this organization's positive and professional growth as a whole. I want to see each and every one of our NPA Members independently thriving and successful with the support of the NPA.

With that said, I don't know if any of us have endured a more challenging time professionally and/or personally than we have in the last eight months. My hope in the Spring was that we would be adjusting to a new normal by now, and in many ways, we have. We have worked to adapt our business models to meet guidelines and keep our doors open. We worked to become recognized as an important business so that we may provide for our customers. We have come to understand the importance of keeping our staff and our customers safe while adjusting to continually changing protocols. We recognize the importance of our businesses in our individual communities and continue to press forward during these unprecedented times.

Our Government Relations Team is going the extra mile at the NPA to keep our pawnbrokers updated and informed regarding regulations and legislation that may affect you as small business owners during this pandemic. We have made updates regarding Covid-related information available through our website to both members and non-members alike. We recognize the importance of keeping the entire industry informed, and we

are working hard to relay information that is critical. Current members will find that information on our Facebook, Members Forum, Google Groups, GRC Email Alerts, and our weekly "This Week in Pawn" E-newsletter.

Through these challenges we are all facing, I am proud to share what I have come to recognize as strength and resilience in our membership. At the store level, I know how hard our pawnbrokers work individually to thrive in their businesses. At the NPA, I believe the commitment and dedication your Board of Directors brings to their committee work on a weekly and monthly basis is going to help us gain momentum and bring about ideas that will advance our core mission.

As an organization, we are working on redevelopment in almost every area, but as I have said before, our focus is always our membership. There is strength in numbers, and the larger an organization the NPA can be, the bigger a voice we can have in this industry.

I am confident that sharing this special "It's a New Day at NPA" issue of the *National Pawnbroker* magazine with our industry will be testament to the hard work that is being done on behalf of pawnbrokers nationwide. I believe if we continue to band together and all do our part, we will unite on the other side of this stronger than ever.

Be safe and be well.

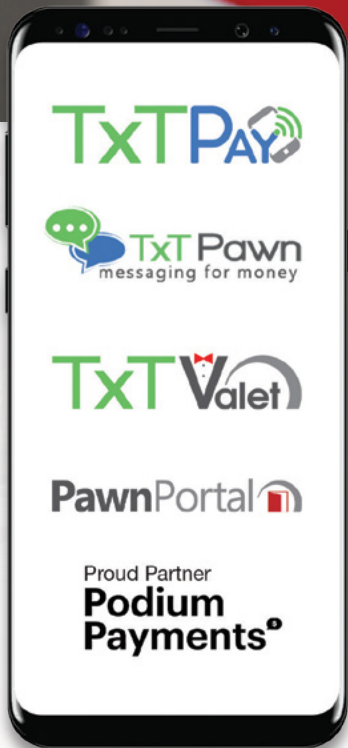


**Kerry Rainey**  
NPA President  
[Bayoupawn.npa@gmail.com](mailto:Bayoupawn.npa@gmail.com)





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# A NEW **NORMAL**

HOW OFTEN THIS PAST YEAR have we heard the phrase “New Normal?” It somehow applies to each of us in both similar and entirely different ways. We all live with the threat of illness, along with conflicting messaging surrounding Covid-19 and the pandemic. This is but one of the threads common to us all.

Stepping back, my personal experience in this “new normal” is rooted in my experience of being a single Mom with three teenage daughters who are seeking guidance, reassurance and hope in the midst of what feels to them like chaos, uncertainty and fear. With each word I utter and every step I take, I am aware my actions have consequences and the stakes are high. I also know there is nobody better equipped for the job, and my girls will remain



grounded and as safe as I can keep them until we are on the other side of this.

The pawn industry is in the midst of finding and articulating what its “new normal” looks like as well, and as our members seek direction in forging this new path, the NPA is committed to remaining the largest and most authoritative voice for its valued members. We know how important the roles our member pawnbrokers’ play in communities nationwide and work tirelessly to protect the rights of our members to continue work in their independent essential businesses.

Our collective success as an organization will ultimately be the result of our collaborative efforts as a whole. Our members will benefit from sharing with one another the mistakes they have made encouraging others to avoid the pitfalls they’ve experienced. Members will benefit from sharing with one another the knowledge they have acquired, not from books read but rather from the experiences of each transaction and the nuances associated with them.

Moving forward, I am anticipating and planning for growth in this organization because there is strength in numbers. The larger the NPA becomes, the greater a voice our pawn industry has. As an industry, we need to come together with our friends and partners to learn from and collaborate with. I am confident we can find those common threads. We will continue the hard work we are doing to bring value and heightened awareness to our cause and convey a positive perception of pawn. Our “New Normal at NPA” is exciting and hopeful. We invite you to join us and look forward to seeing you soon.

Stay well and be safe.

A handwritten signature in black ink, appearing to read 'Kristen Williams'.

**Kristen Williams**

*kristen@nationalpawnbrokers.org*



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Available to all current NPA Members, including employees and immediate families.

**MORE INFORMATION WILL BE  
AVAILABLE AND SHARED WITH  
MEMBERS IN JANUARY 2021.**

# National Pawnbroker

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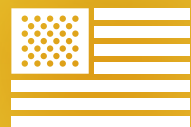
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THIS PAGE: Beautiful Indiana.  
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association updates.



COVER: It's a new day in the  
pawn industry



National Pawnbrokers Association®



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▶▶▶ **Kristen Williams**  
EXECUTIVE DIRECTOR

Our Executive Director, Kristen Williams, grew up in Monmouth County, NJ (Exit 117) and yes, she considers herself a "Jersey Girl." Asked about what she is looking forward to post-Covid, Kristen will tell you she is looking forward to her NPA "Nationwide Pawnshop Tour," where she plans to meet the valued members of this organization and learn the pawn business firsthand. Now in her eighth month with the NPA, Kristen will tell you she is "immensely proud to be representing the industry's only organization supporting and advocating for independent pawnbrokers nationwide." New to the pawn industry, yet highly skilled in association management, Kristen has initiated an

effort focused on ensuring the NPA is the leading advocate and authority on all things pawn. Prior to joining the NPA, Kristen served as Executive Director of the Independent Equipment Dealers Association for 12 years. She humorously shared at the Dixie Conference in Alabama that she "never anticipated being more passionate about anything in her career than Caterpillar or John Deere, but this newfound understanding and love of pawn has been incredibly inspiring." In another life, Kristen was licensed as an insurance broker and spent time with Northwestern Mutual. After earning a BA in English at UNC at Wilmington, Kristen worked for Miller Freeman in NYC where she held the role of Marketing Manager for three trade publications. She left NYC in August of 2001. Kristen now resides just outside Rochester, NY with her three teenage daughters (15,17,19) and their dog, Charlie. Charlie is a girl.



▶▶▶ **Meghan Andrews** MEMBER SERVICES MANAGER

Meg Andrews is delighted to be part of the National Pawnbrokers Association and is enjoying getting to know both the people on the board and the many pawnbrokers she has spoken with by phone. She is very excited about the growth of the NPA; Meg knows that we're on the cusp of both gaining new members and serving current members more thoroughly.

Meg graduated from the University of Rochester with degrees in English and Art History. She lives in a small town in Upstate New York with her two teenage daughters. She grew up all over the United States and Europe because her father was in the Air Force; travelling and moving so often taught her the value of human connection. Meg stays busy with her daughters, and in her free time she enjoys reading and working on her own writing.



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### ▶▶▶ Erika Brooks DIRECTOR OF EVENTS & PUBLICATIONS

A proud Fort Worthian with a love for meeting planning, Erika was born and raised in Texas where she graduated from Texas Christian University with a BS in Political Science. After spending many years in Marketing and Corporate Communications for American Airlines, Erika landed at NPA in 2007, spearheading the Pawn Expo and *National Pawnbroker* magazine. In 2011, she decided to take a break from the association and focus on family. "I am so excited to be back with the NPA after nearly 10 years. The colleagues I met here are like family. I love the industry, and I feel very blessed to be back."

Erika is excited to see Pawn Expo 2021 in her hometown of Fort Worth. This isn't her first rodeo though...from Vegas to Hong Kong, she has traveled the globe planning and executing successful conferences and conventions over the years. Erika likes to think BIG...dreaming after all, is a form of planning. She looks forward to working on the upcoming events this year.

Erika and her husband, Jon, have been married for 24 years and have two sons, Jacob and Jackson. She is passionate about serving her community and enjoys working and advocating for ZOE Empowers, an organization that empowers orphans and vulnerable children. She loves college football, a good cup of coffee, and admits that she suffers from wanderlust. Welcome back, Erika.

### ▶▶▶ Cyndee Harrison DIRECTOR OF MARKETING & PR

Our Director of Marketing started her working career as a schoolteacher, but she made the transition to marketing and communications soon after and has never looked back. Although she was raised in the beautiful mountains of East Tennessee, she traversed the States and has now been in Detroit for twenty years. Cyndee has been with her husband since they met at a school dance in college; they now have three grown-and-flown children, a daughter (26) and twin boys (23). While juggling her family, she became immersed in the world of marketing and communications, building a career in an agency for many years.

About ten years ago, Cyndee and her boss were going to a client meeting when he suddenly exclaimed, "Hey, there's that pawnshop! Let's go in!" Cyndee walked into American Jewelry and Loan, met the Gold family, and ended up working for them for six years—including while they were the stars of the reality hit, *Hardcore Pawn*. She's been working in some capacity in pawnbroking ever since. In fact, Cyndee says, "My favorite part of this job is connecting to pawnbrokers as I work to promote and protect this industry". Her passion runs deep, and her sense of humor is always there. Cyndee hopes to be, "A good steward of the power I yield as the zoom host". She hosts some great Zoom programs, including all our webinars.

Cyndee serves as an Ambassador for the Michigan chapter of the Small Business Administration (SBA), is active in numerous local Chambers of Commerce, and serves as a coach for Ureeka. She still finds time to Peloton, read, travel, and go boating... while throwing in her love for entrepreneurship. We're delighted she's on our team.

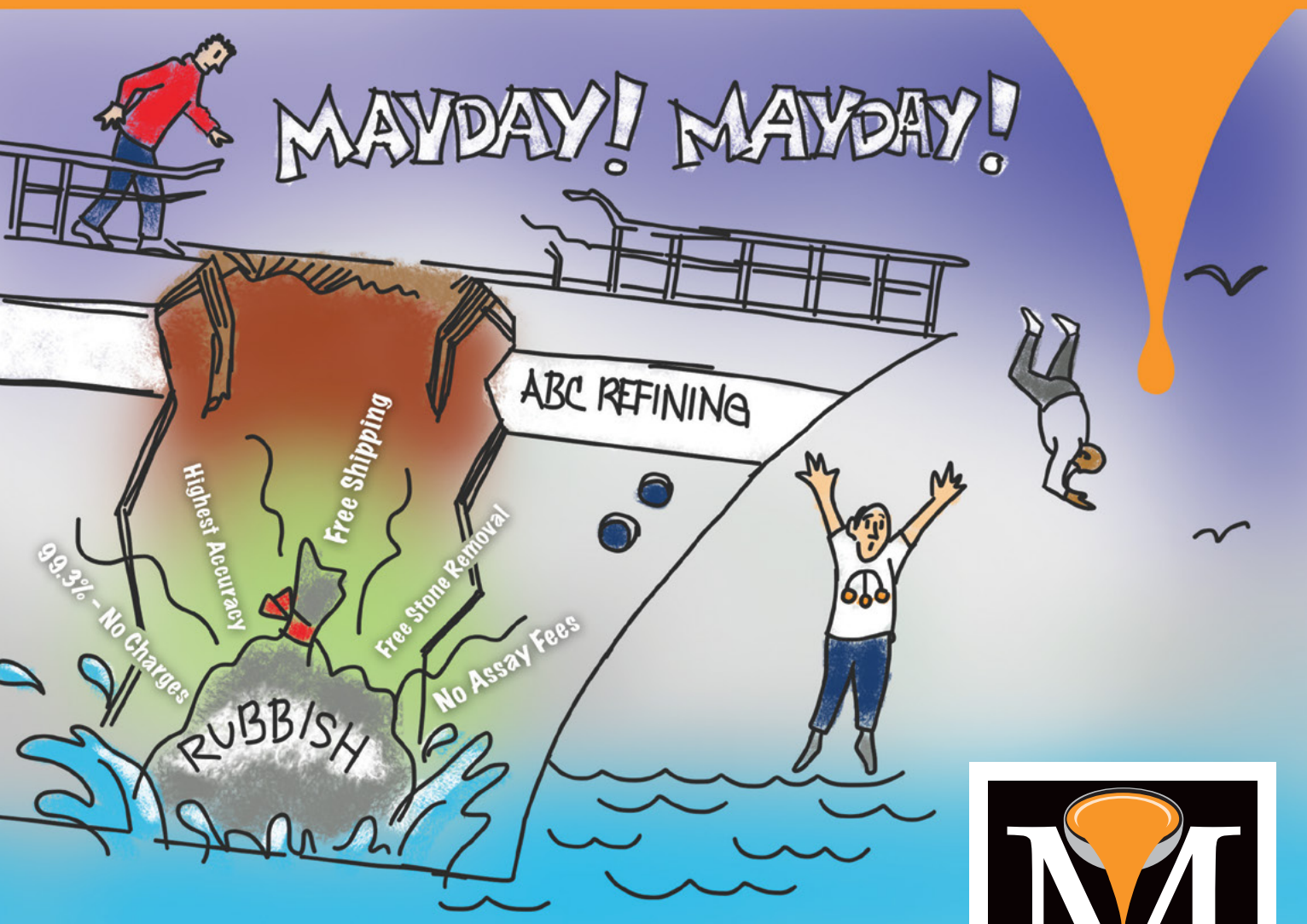


### ▶▶▶ Amy Kehoe ADMINISTRATIVE COORDINATOR

Our part time Advertising Coordinator, Amy, is part of the glue holding the fabric together here at the NPA. She is fantastically detail-oriented and always a problem solver. We rely on Amy for her "get-her-done" approach, and we love that she never hesitates to hit the ground running. After working in various

administrative positions prior to having children, Amy elected to stay home and raise her children. With kids now grown, she decided to take the position of Administrative Assistant at NPA early last year. Amy just recently transitioned to a role focused on supporting our advertising efforts at NPA. Amy is excited to be part of the organization as she anticipates growth moving forward. We certainly appreciate her contribution and how well she keeps us on track.





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# EXECUTIVE OFFICERS



▶▶▶ **Kerry Rainey**  
**PRESIDENT**

**Bayou Pawn & Jewelry  
Hammond, LA**

Kerry is the owner of Bayou Pawn & Jewelry, with three locations in Louisiana. He is an experienced jeweler with

34 years on the bench. Kerry is a second-generation pawnbroker and has three sons who work in the business with him. Kerry is a member of the Louisiana Pawnbrokers Association and has served on the board as Vice President, Treasurer, and currently, Secretary. Kerry and his wife, Sharman, enjoy scuba diving and traveling with their three sons.



▶▶▶ **Tim Collier**  
**IMMEDIATE PAST  
PRESIDENT**

**Pacer, Ltd  
Little Rock, AR**

Tim is co-owner and managing partner of Pacer, Ltd. He founded the company

in 1990 after a 10-year career in retail jewelry with Gordon's Jewelers and several independent jewelers. He is president of the Arkansas Pawnbrokers Association and past GRC chair of the NPA. Tim and his wife, Lisa, have been married for 34 years and have three sons, Walker, and twins, Garrett and Griffin.



▶▶▶ **Boyd Naylor**  
**VICE PRESIDENT**

**Bali Credit Corp  
San Antonio, TX**

Boyd is president and co-owner of Bali Credit Corporation which operates five stores in the San Antonio

area. Prior to founding the company in 2000, he practiced law in El Paso, TX, for 15 years. Boyd is a member of the State Bar of Texas and serves on the Texas Association of Pawnbrokers Board of Directors. He serves as chair of the NPA Government Relations Committee. He is married to Alison, whose family has been in the pawn business for over 50 years. They have been married for 32 years and have three sons – Brooks, Jared, and Reagan.



▶▶▶ **Chad Carter,**  
**SECRETARY**

**Chad's Pawn Shop  
Lake Charles, LA**

Chad is the owner of Chad's Pawn Shop, with six locations in southwest Louisiana. He has been in the industry for

37 years and previously served as President of the Louisiana Pawnbrokers Association. Chad and his wife, Dana, have two children, Kip and Hollis.

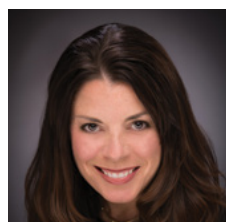


▶▶▶ **Douglas Braswell,**  
**TREASURER**

**Braswell & Son Pawnbrokers  
Little Rock, AR**

Douglas is the owner of Braswell & Son Pawnbrokers with six locations in central Arkansas. He is a second-

generation pawnbroker who has worked in the industry for 26 years. Douglas is a Graduate Gemologist, a Past President of the Arkansas Pawnbrokers Association and Chairman of the Arkansas Pawnbroker Licensure Commission. He and his wife, Camille, have two teenage sons.



▶▶▶ **Kristen Williams,**  
**EXECUTIVE DIRECTOR**

**National Pawnbrokers  
Association  
Victor, NY**

Kristen joins the NPA with a background in association management, publishing,

marketing, and conference and event planning. Prior to joining the NPA, Kristen served as Executive Director of the Independent Equipment Dealers Association for 12 years. In addition, Kristen was licensed as an insurance broker and spent time with Northwestern Mutual. After earning a BA in English at UNC Wilmington, Kristen worked for Miller Freeman, a publishing firm in NYC where she initially worked in advertising and ultimately held the role of Marketing Manager for three different industry trade publications. Kristen now resides just outside Rochester, NY with her three teenage daughters and their dog, Charlie.



# BOARD OF DIRECTORS



## ▶▶▶ Beth Anundi

**Capital Pawn  
Salem, OR**

Beth Anundi, alongside her husband Adam, founded, owns, and operates Capital Pawn in Salem, OR. As first-generation pawn brokers, they have raised their kids to love and work in the industry as second-generation pawnbrokers! Beth graduated from Oregon State University with a Bachelor of Arts in English and a Master of Arts in Teaching. After 16 years of teaching at the college level, she now enjoys helping others in the pawn world. Beth currently serves on the Oregon Pawn Association Board. Adam and Beth have been married for 26 years and have three grown children.



## ▶▶▶ David Ashe

**La Familia Pawn and Jewelry  
Maitland, FL**

David is president and CEO of La Familia Pawn and Jewelry. Started in 2009, the chain has multiple locations in Florida and Puerto Rico. Prior to joining La Familia, David was a partner of Puerto Rico's first and largest private equity firm. David, an avid motorcyclist, splits his time between Florida and Puerto Rico. He and Cristina, his wife of 31 years, have one daughter, Virginia, married to Ian, and two rescue dogs, P. Rita Moreno and Maia.



## ▶▶▶ Edward Bean

**Suffolk Jewelers, Inc.  
Boston, MA**

Ed is president of Suffolk Jewelers, Inc., in Boston and is also a lawyer. As a third-generation pawnbroker, he has been in the business for 54 years. He is a founding member of the NPA, and was elected to its first board of directors in 1988. He is also a past president and served as chairman of the Government Relations Committee. Currently, he serves as chair of the NPA Strategic Planning Committee. He and his wife, Laurie, have three children and have been married for 17 years.



## ▶▶▶ Bill Dawson

**LDPM, Inc  
Morrisville, NC**

As CEO of LDPM, Inc, Bill developed the Picasso Pawn brand consolidating 10 individually named pawn stores and seven different companies into one cohesive unit. He started in the pawn business almost 30 years ago as something to do "in between opportunities" and never left. Bill and his wife, Heidi, love to travel and have a cat named Kiki. Bill is a graduate of East Carolina University and the GIA Diamonds and Diamond Grading program. He is also an avid Carolina Hurricanes fan. In his free time, Bill can be found either on the golf course or practicing his game.



## ▶▶▶ Lisa Little

**Fieldstone Jewelry and Pawn  
Conyers, GA**

Lisa Little has been a passionate member of the pawn industry since 1987 and was the first woman in the nation to become a Certified Pawn Professional®. After attending the University of Georgia, she and her father co-founded a chain of four pawn shops, along with numerous other businesses. In 2013, Lisa became CEO and Managing Member of all of the family businesses. In her spare time Lisa loves spending time with her daughters, Victoria and Alexandria, homeschooling, traveling, and serving as a Bible class teacher and youth education coordinator. She also loves genealogy, Agatha Christie and all things Jane Austen.

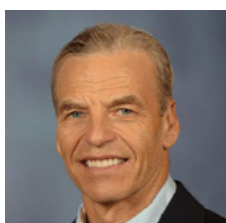
## BOARD OF DIRECTORS



### ▶▶▶ Sean Makovsky

**Brittix Financial  
San Antonio, TX**

Sean Makovsky is a Supervisor for Money Mart Pawn and Jewelry, as well as the Cofounder and Co-Owner of LCS Pawn. Money Mart Pawn and Jewelry operates in two states and has 28 stores in the Brittix family of brands. Sean Joined Money Mart Pawn and Jewelry in 2015 and opened LCS Pawn with Larry Nuckols and Chris Upton in April of 2016. LCS currently has three shops that operate as Money Mart Pawn & Jewelry. In addition to those three, Sean supervises five other locations in the San Antonio area. Prior to his time at Money Mart Pawn, Sean spent 19 years with Cash America International supervising shops across the Southeast and parts of the Midwest.



### ▶▶▶ Craig McCall

**DC Management  
Las Vegas, NV**

Craig began the chain Pawn Plus/USA Pawn & Jewelry Co. in 1995 and is the past Vice President of the Oregon Pawnbrokers Association. He has spent many years on the Board of Directors of a publicly-traded bank and is a part-time instructor at the University of Nevada, Las Vegas Business School. Craig and his wife, Katie, have been married for 26 years and enjoy spending as much time as possible with their four children.



### ▶▶▶ Christopher McCarthy

**Lowell Pawn  
Lowell, MA**

Christopher is the owner and CEO of Lowell Pawn located in Lowell, Massachusetts. Prior to establishing his company in 2006, he graduated from Wentworth Institute of Technology and was a registered Professional Engineer, spending 30 years managing multi-million-dollar large construction projects around the globe. He and his wife, Karen, have been married for 36 years and live on Cape Cod after raising two young men, Bryce and Colton.



### ▶▶▶ Randi Nell

**Big Dog Pawn  
West Jordan, UT**

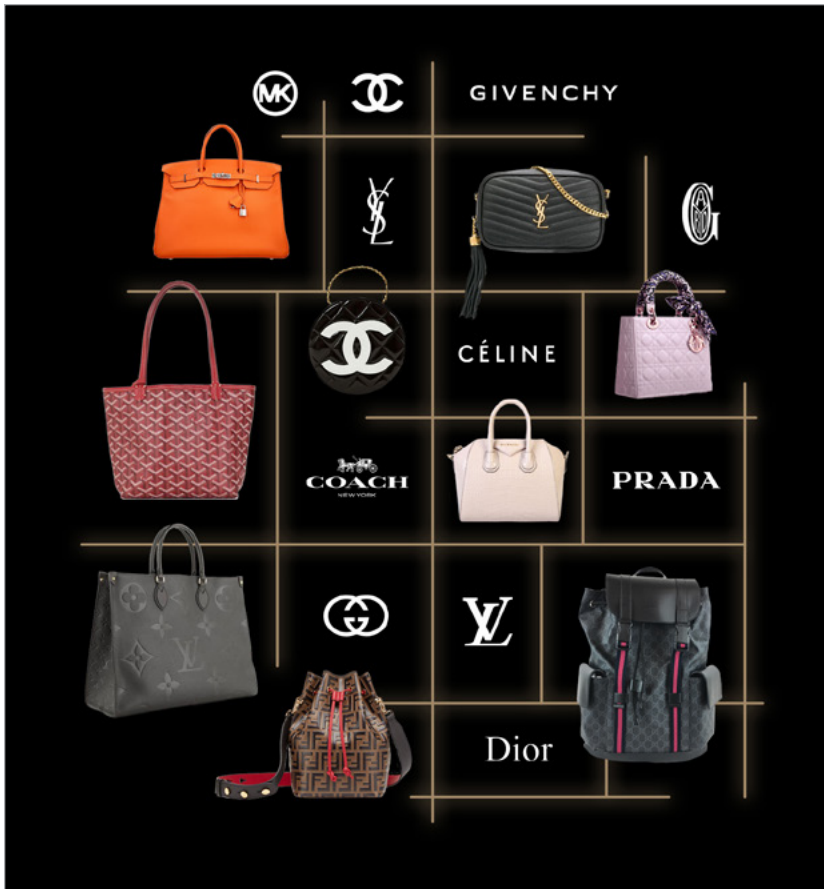
As a second-generation pawnbroker, Randi worked at Big Dog Pawn in West Jordan, Utah, whenever her parents would let her. After graduating from Utah State University in 2009, she went to work full-time in the family business. When not working, she loves spending her time outdoors with her boyfriend and dog either hiking or snowboarding.



### ▶▶▶ Johnny Whiteside

**Kendale Pawn Shop  
Sanford, NC**

Johnny and his wife, Tara, own and operate Kendale Pawn Shop in Sanford, NC. The store was opened by Tara's father, Jimmy Johnson, in 1980, and Johnny has been running the store full time since 1986. A member of the North Carolina Pawnbroker Association for many years, he has served on the board in many capacities, including President multiple times. Johnny and Tara have been married for 33 years and have twin daughters, Rebecca and Katie, and five grandchildren. ●



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# STANDARD

## MEMBERSHIP BENEFITS

**This category includes persons, corporations or entities exercising common control participating in the operation of a pawn establishment that owns, controls, or operates one or more pawn establishments.**



- Affiliation with the only national organization fighting for your legal rights in the pawn industry
- Access to all information distributed by the Government Relations Committee (GRC)
  - Alerts, Updates, Quarterly Q&A zoom sessions
- Profile Listing at Pawnfinders.com – NPA Membership Directory
  - Consumer-focused search engine generating leads for NPA member pawnshops
  - Includes logo, links, contact info, company description/areas of expertise
- Exclusive Access to NPA “Members Only” Portal
- NPA Operating Performance Benchmark Survey
- Resources, Tools, Education – All geared for pawnbrokers/business owners
- Discounted Rates at Annual Pawn Expo Convention (July 10-13, 2021 – Fort Worth)
- Annual Legislative Conference – Washington, DC (April 19-21, 2021)
  - NPA coordinated meetings with congressional members/staff
- Discounts/Incentives from 100+ NPA Industry Partners
- Access to improved communication and social media channels
  - Quarterly – National Pawnbroker Magazine (Distribution of 5K+)
  - Weekly – This Week in Pawn
  - Monthly – NPA Insider
- “NPA Member” window decal for your storefront(s)
- Laminated NPA “Certificate of Membership”
  - Distributed annually, one per registered store
- “NPA Member” logo for your website and marketing collateral
- Opportunity to contribute blog posts for use on the NPA website
- Access to Member Tool Kits
  - Covid-19 Communications
  - Tips for Opening a Pawn Shop
- Industry Partner Webinars/Training
- NPA New Member Welcome Kit
- Opportunity to serve on the Board of Directors and Association Committees
- Annual Awards recognizing those who make a significant impact in the pawn industry
- Community Outreach Programs
  - PawnStrong Relief Fund
  - #NationalPawnbrokerDay
  - Future Business Leaders Scholarship Fund



National Pawnbrokers Association®

### ASSOCIATION HEALTHCARE FOR MEMBERS

In partnership with both Insperity and Association Health Programs, NPA will begin offering high-quality and unique health policy option alternatives from top rated insurance carriers on February 1.

Available to all current NPA Members, including employees and immediate families.

More information will be available in January 2021. We will keep you updated on the rollout of the program through email, weekly e-newsletters, and our NPA website.

**Haven't been a Standard Member for 2+ years? Join NPA between January 1 and March 1 and receive one complimentary Pawn Expo registration.**

# INDUSTRY PARTNER

## MEMBERSHIP BENEFITS

**NPA Industry Partners are an exclusive group of qualified businesses, companies, individuals, or entities supplying goods or services to the pawn industry. Industry Partners are encouraged to exhibit at the NPA Annual Pawn Expo Convention and permitted to join us in a support role at the Annual Legislative Conference in Washington, D.C.**



- Access to 1000+ qualified business owners making decisions regarding products and services in the pawn industry daily
- Profile in NEW NPA Membership Directory
  - Found online at [Pawnfinders.com](http://Pawnfinders.com)
  - Includes logo, links, contact info, company description
  - Organized by product/service category
- Post one blog post per month to the NPA website
- Include a flyer in the "NPA Welcome Kit" for new members
- Post your events on our NPA Calendar
- Listing in Quarterly Magazine as NPA Industry Partner
- Participation in improved NPA communication channels
- Invitations to participate in/on panel discussions covering industry specific topics
- Contribute to articles in NPA magazine and other publications
- Use of "Proud NPA Member" logo on website and marketing collateral
- Reduced rates on advertising in National Pawnbroker
  - Quarterly publication with increasing distribution to non-members
- Reduced Member rate for booth space at Annual Pawn Expo Convention
- Sponsorship and advertising opportunities
- Subscription to "NPA Insider" and "This Week in Pawn"

Join now at [www.nationalpawnbrokers.org](http://www.nationalpawnbrokers.org)



# MEMBER DUES

Take advantage of member benefits by renewing your NPA membership today!



## **US Pawnbroker Standard Membership (Single Store) - \$600 annually**

This category includes persons, partnerships, corporations, or entities exercising common control participating in the operation of a pawn establishment that owns, controls, or operates one pawn establishment. For pawnbrokers with only one store.

## **US Pawnbroker Standard Membership (Multiple Stores) \$550 2-5 stores, \$480 6-10 stores, \$420 11+ stores, No cap**

This category includes persons, partnerships, corporations, or entities exercising common control participating in the operation of a pawn establishment that owns, controls, or operates multiple pawn establishments. For pawnbrokers with more than one pawn store.

## **Industry Partner Membership - \$1000 annually**

Industry Partners are businesses, companies, individuals, or entities supplying goods or services to the pawn industry. Industry Partners are encouraged to exhibit at the NPA Annual Pawn Expo Convention and permitted to join us in a support role at the Annual Legislative Conference in Washington, D.C.

## **International/Canadian Pawnbroker Membership (Single Store) - \$300 per store annually**

This category includes persons, partnerships, corporations, or entities exercising common control participating in the operation of a pawn establishment that owns, controls, or operates pawn establishments outside the United States. For pawnbrokers with only one store.

## **International/Canadian Pawnbroker Membership (Multiple Stores) - \$250 per store annually**

This category includes persons, partnerships, corporations, or entities exercising common control participating in the operation of a pawn establishment that owns, controls, or operates pawn establishments outside the United States. For pawnbrokers with multiple stores.

## **Apprentice Membership - \$600 annually**

Apprentice membership is limited to individuals studying or learning to operate a pawn establishment. The membership is valid for one year. Upon demonstration that a valid pawnbroker license has been obtained, the apprentice member may become a regular pawnbroker member. The goal is to pair Apprentice Members with Mentors.

## **Mentor Program - \$150 annually**

Participants in the Mentor Program are permitted to participate in the Google Groups and NPA Webinars Series. They have access to the Member Portal and receive the quarterly magazine. Mentors are invited to attend the Annual Convention at member pricing and contribute to the NPA by way of the Mentor Program.

Join now at [www.nationalpawnbrokers.org](http://www.nationalpawnbrokers.org)

# TOP 10 REASONS TO JOIN NPA



**1.** Affiliation and access to the ONLY national organization fighting for your legal rights in the pawn industry



**2.** GRC alerts keeping you informed of all pertinent legislative issues at the federal level



**3.** Trade association and buying discounts to include healthcare benefits



**4.** Counterfeit tips/warnings from fellow pawnbrokers and Industry Partners



**5.** Approval to use "NPA Member" logo on your company website/marketing collateral, NPA member certificate, storefront decal(s)



**6.** National Pawnbroker Magazine - Published quarterly



**7.** Access to exclusive communication platforms – This Week In Pawn, NPA Insider, Facebook Owners Forum, Google Groups



**8.** Discounts/Incentives from 90+ NPA Industry Partners



**9.** Discounted member rates for Annual Convention and print/digital advertising



**10.** Education, Training, Tools, Resources



National Pawnbrokers Association®

Email [info@nationalpawnbrokers.org](mailto:info@nationalpawnbrokers.org) for More Information or Apply Today



# OUR INDUSTRY PARTNERS

## A BUYING GUIDE FOR NPA MEMBERS



### BUSINESS/INSURANCE SERVICES

Apperson, Inc.	562-356-3333	<a href="http://www.apperson.com">www.apperson.com</a>
Burrell Printing Co. Inc.	512-990-1188	<a href="http://www.burrellprinting.com">www.burrellprinting.com</a>
Electronic Transfer Inc.	800-757-5453	<a href="mailto:mike@electronictransfer.com">mike@electronictransfer.com</a>
Leaderato	619-206-6984	<a href="mailto:yigaladato@gmail.com">yigaladato@gmail.com</a>
McLarens	305-670-8591	<a href="http://www.mclarens.com">www.mclarens.com</a>
National Shooting Sport Foundation	203-426-1320	<a href="http://www.nssf.org">www.nssf.org</a>
Numismatic Crime Information Ctr.	817-723-7231	<a href="http://www.numismaticcrimes.org">www.numismaticcrimes.org</a>
Parcel Pro Inc.	310-328-8484	<a href="http://www.parcelpro.com">www.parcelpro.com</a>
Pawnbroker Financing	303-373-1300	<a href="http://www.pawnbrokerfinancing.com">www.pawnbrokerfinancing.com</a>
Pawnshop Consulting Group	954-540-3697	<a href="http://www.pawnshopconsultinggroup.com">www.pawnshopconsultinggroup.com</a>
Pawn Train	904-343-9867	<a href="http://www.pawntrain.com">www.pawntrain.com</a>
Podium	801-503-8402	<a href="mailto:shannon.blake@podium.com">shannon.blake@podium.com</a>
RMF Consulting Group, Inc.	702-596-8370	<a href="mailto:bob@checkconsultants.com">bob@checkconsultants.com</a>
Union Life Insurance	800-545-5624	<a href="http://www.pawninsurance.com">www.pawninsurance.com</a>
Wexler Insurance Agency	800-432-1853	<a href="http://www.wexlerinsurance.com">www.wexlerinsurance.com</a>

### COMPUTER SERVICES AND SOFTWARE

Bravo Pawn Systems LLC	888-407-6287	<a href="http://www.bravorevolution.com">www.bravorevolution.com</a>
Data Age Pawnmaster	727-582-9100	<a href="http://www.dataage.com">www.dataage.com</a>
Pawn Guru	248-566-0097	<a href="http://www.pawnguru.com">www.pawnguru.com</a>

### DIAMOND BUYERS AND SPECIALISTS

Aaria, Inc.	248-961-0506	<a href="mailto:aerj@aariadiamonds.com">aerj@aariadiamonds.com</a>
ABC Jewelry Inc.	586-354-7274	<a href="http://www.abcdiamondbuyer.com">www.abcdiamondbuyer.com</a>
Atish Diamond LLC	212-938-1005	<a href="mailto:shahatish@aol.com">shahatish@aol.com</a>
Bluestone Trading Co.	888-800-2583	<a href="http://www.bluestone-trading.com">www.bluestone-trading.com</a>
Diamonds and Jewelry Services	973-303-8389	<a href="mailto:ajaythakor@gmail.com">ajaythakor@gmail.com</a>
DiaTrendz	213-622-6611	<a href="http://www.thetrendz.biz">www.thetrendz.biz</a>
Di-Moksh Diam Inc.	213-623-4363	<a href="http://www.dimokshdiam.com">www.dimokshdiam.com</a>
FCP Diamonds LLC	617-851-6564	<a href="mailto:cliffrye2@gmail.com">cliffrye2@gmail.com</a>
Firerox	213-489-7575	<a href="http://www.firerox.com">www.firerox.com</a>
Padmavati Exports Inc.	917-445-4383	<a href="mailto:padex.sun@gmail.com">padex.sun@gmail.com</a>
Palak Diam Inc	213-228-0077	<a href="http://www.palakdiamond.com">www.palakdiamond.com</a>
Rapaport Group	212-354-9100	<a href="http://www.diamonds.net">www.diamonds.net</a>
SimplexDiam Inc.	212-883-0888	<a href="http://www.simplexdiam.com">www.simplexdiam.com</a>
Solitaire NY Inc.	212-354-5999	<a href="http://www.solitaireny.com">www.solitaireny.com</a>

### GEMOLOGIST EDUCATION

GIA-Gemological Institute of America	760-603-4000	<a href="http://www.gia.edu">www.gia.edu</a>
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### JEWELRY PRODUCTS AND SERVICES

DRC Techno	651-492-1707	<a href="http://www.drctechno.com">www.drctechno.com</a>
Jewelry Appraisal and Gemological Institute	(no phone)	<a href="http://www.calgemlabs.com">www.calgemlabs.com</a>
Sparkle & Dazzle LLC	212-789-9088	<a href="http://www.sparklendazzle.com">www.sparklendazzle.com</a>
Times Past	713-256-3700	<a href="http://www.timespastcollections.com">www.timespastcollections.com</a>
Watch Certification Services of America	415-994-6624	<a href="http://www.watchcsa.com">www.watchcsa.com</a>

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**MEDIA AND WEB DESIGN**

Today's Pawnbroker	772-232-8888	<a href="http://www.todayspawnbroker.com">www.todayspawnbroker.com</a>
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**MERCHANDISE/ INVENTORY CONTROL**

Goodwill of Indiana	317-524-4352	<a href="http://www.goodwillindy.org">www.goodwillindy.org</a>
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**REFINERY SERVICES**

AAA Precious Metals Inc	503-253-8591	<a href="http://www.aaametals.com">www.aaametals.com</a>
David H. Fell & Co	415-815-9938	<a href="http://www.dhfco.com">www.dhfco.com</a>
Dillon Gage Inc.	888-436-3489	<a href="http://www.dillongage.com">www.dillongage.com</a>
Elemetal LLC	816-918-4421	<a href="http://www.elemetal.com">www.elemetal.com</a>
Garfield Refining Co.	800-523-0928	<a href="http://www.garfieldrefining.com">www.garfieldrefining.com</a>
Geib Refining Co.	800-228-4653	<a href="http://www.geibrefining.com">www.geibrefining.com</a>
General Refining Corp	516-538-4747	<a href="http://www.generalrefining.com">www.generalrefining.com</a>
Houston Precious Metals	713-228-3931	<a href="http://www.houstonpreciousmetals.com">www.houstonpreciousmetals.com</a>
Manhattan Gold & Silver	212-398-1454	<a href="http://www.mgsrefining.com">www.mgsrefining.com</a>
Midsouth PM	800-895-1874	<a href="http://www.midsouthpm.com">www.midsouthpm.com</a>
Mid-States Recycling and Refining	847-298-0010	<a href="http://www.midstatesrecycling.com">www.midstatesrecycling.com</a>
Pease & Curren Inc.	800-343-0906	<a href="http://www.peaseandcurren.com">www.peaseandcurren.com</a>
Precious Metal Refining Services	847-204-8115	<a href="http://www.pmr-refining.com">www.pmr-refining.com</a>
Williams Gold and Silver LLC	702-485-1414	<a href="http://www.williamsgoldandsilver.com">www.williamsgoldandsilver.com</a>



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**SECURITY**

Guns.com	320-309-3226	<a href="http://www.guns.com">www.guns.com</a>
MJSA	508-316-2132	<a href="http://www.mjasa.org">www.mjasa.org</a>
Rolland Solutions	214-845-6805	<a href="http://www.rollandsolutions.com">www.rollandsolutions.com</a>

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**STORE EQUIPMENT**

Horizon Manufacturing	877-722-5369	<a href="http://www.rackems.com">www.rackems.com</a>
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**WHOLESALE PRODUCTS**

Franzen International	201-405-2228	<a href="http://www.franzenintl.com">www.franzenintl.com</a>
Gunther Mele Pkg.	800-516-0108	<a href="mailto:dwhalen@gunthermele.com">dwhalen@gunthermele.com</a>
M & M Merchandisers	800-299-9035	<a href="http://www.mmwholesale.com">www.mmwholesale.com</a>
Marque	949-212-4224	<a href="http://www.marqueluxury.com">www.marqueluxury.com</a>
Radical Firearms	281-207-8788	<a href="http://www.radicalfirearms.com">www.radicalfirearms.com</a>
Yehuda Company	702-523-6982	<a href="http://www.yehuda.com">www.yehuda.com</a> ●



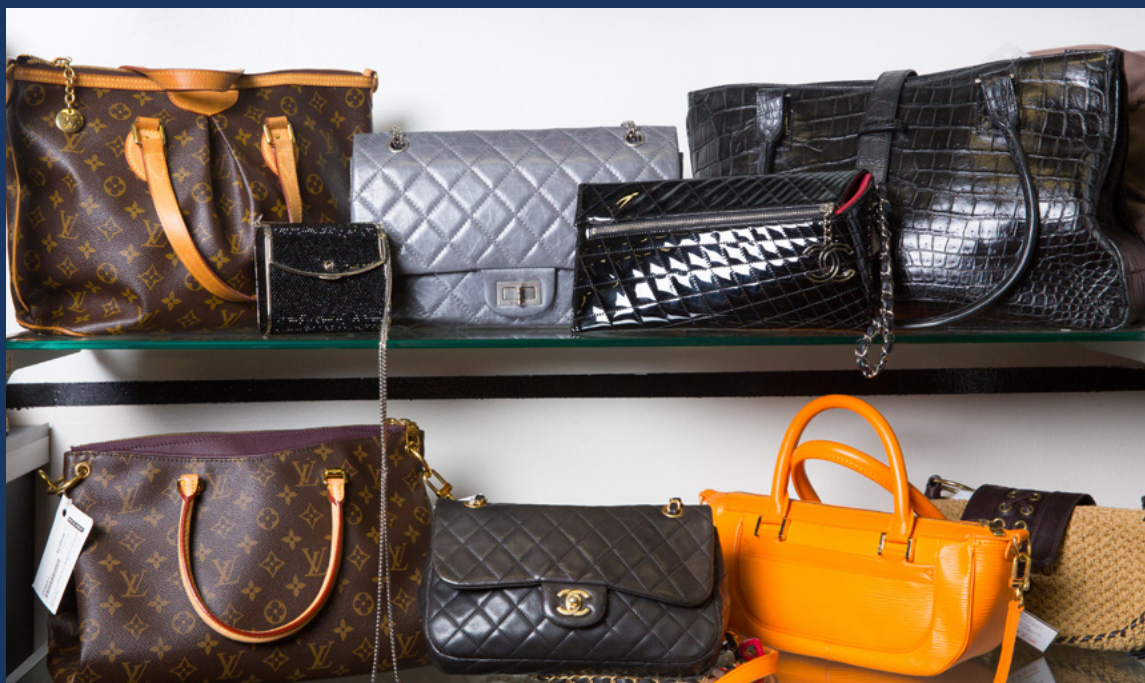
# WELCOME NEW MEMBERS



**Rio Grande Valley South Texas**  
**Tyson's Watch & Jewelry Exchange**  
**Century Jewelers & Loan**  
**Gold & Silver Thrift Pawn Shop**  
**Midway Pawn And Sales**  
**Infinity Coins**  
**Woody's Pawn and Jewelry**  
**What A Gem Inc**  
**Diamond Jims Jewelry and Loan**  
**Five Star Pawn**  
**VA Premier Pawn**  
**Game on Movies & Games**  
**Annapolis Jewelry & Loan, Inc.**  
**TL Gold Pawn & Gun**  
**AHR Services**  
**Anchor Pawn, Inc.**  
**Mega Pawn**  
**Bradley Barter & Pawn**  
**Trigger Time Gun and Pawn**  
**Quality Pawn Inc.**  
**Ed's Pawn Shop**  
**The Pioneer Jewelry and Pawn**  
**Goodwill of Central & Southern Indiana**  
**Vienna Jewelry**  
**Pawn Lubbock**

**Richard Gillett**  
**Jerry Bouchard**  
**Hal Greenspan**  
**Craig McDermott**  
**Steve Hilliard**  
**Kevin Josephson**  
**Chan Holman**  
**David Jaskierski**  
**Roy Schott**  
**Brad Beesley**  
**Donald Rogers**  
**Michael Drapal**  
**Cathy MacArthur**  
**Travis Gold**  
**Chuck Unkle**  
**Tyler Finkelstein**  
**Bartolomeo Padalino**  
**Jason Cook**  
**Jon M Clement**  
**Matt Guthrie**  
**Holly Rainwater**  
**Phillip Jordan**  
**Peggy Bailey**  
**David Sackadorf**  
**Irene Longoria**

**McAllen, Texas**  
**Vienna, Virginia**  
**Lakewood, New Jersey**  
**Barre, Vermont**  
**Rossville, Georgia**  
**Idaho Falls, Idaho**  
**Orangeburg, South Carolina**  
**Berwyn, Illinois**  
**Sun City, Arizona**  
**Utica, Michigan**  
**Chesapeake, Virginia**  
**Largo, Florida**  
**Annapolis, Maryland**  
**Lyons, Georgia**  
**Marianna, Florida**  
**Gulf Shores, Alabama**  
**Morrisville, Pennsylvania**  
**Cleveland, Tennessee**  
**Mineral Bluff, Georgia**  
**Hot Springs, Arkansas**  
**Byhalia, Mississippi**  
**Wilson, North Carolina**  
**Indianapolis, Indiana**  
**Vienna, Virginia**  
**Lubbock, Texas**





**YOU MATTER-  
PLAN TO JOIN US**

**NPA 2021  
LEGISLATIVE  
CONFERENCE**

**APRIL 19-21, 2021**

**WASHINGTON, DC  
EMBASSY SUITES HOTEL CRYSTAL CITY  
(AT THE NATIONAL AIRPORT)**

**FOR MORE INFORMATION, PLEASE CALL 817-337-8830  
OR EMAIL [INFO@NATIONALPAWNBROKERS.ORG](mailto:INFO@NATIONALPAWNBROKERS.ORG)**



National Pawnbrokers Association®



# 2021: LEADING THE WAY

Our NPA Committees are assembled annually by our Board President and tasked with responsibilities relating to various components of the organization. Each committee is run by a Committee Chair, who ensures time spent is managed efficiently. Currently the NPA has ten active committees:

## AWARDS COMMITTEE

**Committee Chair: Ben Levinson, Dynasty Jewelry & Loan, Norcross, GA**

The purpose of the Awards Committee is to recognize the excellence, dedication and service of those professionals or groups whose steadfast efforts have enriched the pawnbroking profession by selecting and acknowledging these individual or groups for the Association's awards.

The responsibilities of the Awards Committee are to identify potential candidates throughout each year providing recommendations to the staff and Board of Directors, and review applications for awards submitted by members and the Board of Directors. The Committee will select award winners from the applications and nominations and then prepare and present awards including any documentation or physical awards. The Committee will advise the Board of Directors and membership of said award winners. Additionally, the Committee will review current award categories and identify new ones or eliminate categories that are no longer warranted. It will create new awards as appropriate. Lastly, the Committee will review, and revise application and nomination procedures and documents as needed.

## COMMUNICATIONS COMMITTEE

**Committee Chair: Perry Lewin, Decatur Jewelry & Pawn**

The purpose of the Communications Committee is to assist the NPA Director of Marketing & Public Relations. The Committee will work to explore ideas and develop them in an effort to provide relative content that is industry specific and helps to support our DOM do his/her work. The committee will help to provide direction to the DOM in the areas of media inquiry, webinar topics, blog postings, and magazine content. This Committee gives our member pawnbrokers a voice and gives them an opportunity to get involved and make a contribution. This committee should focus their time and talents on the following: Webinar series content and scheduling, Public Relations, Member Recruitment and Engagement, Peer Advisory Groups, to name a few.

### CONVENTION COMMITTEE

**Committee Chair: Johnny Whiteside, Kendale Pawn Shop, Sanford, NC**

The Convention Committee shall consist of a Chairman appointed by the President, a minimum of two Board members, one general member and one professional staff person (generally the Director of Meeting and Events). The Committee shall provide policy development and control for Pawn Expo and similar meetings as deemed necessary by the Board of Directors. They shall review and update, as necessary, the guidelines for planning and conducting Pawn Expo and assistance to professional staff, as needed. This includes, but is not limited to, providing oversight and advice to staff to create educational sessions, keynote speaker and general session topics and analyzing surveys and trends to better understand ways to improve Pawn Expo. The Committee will be responsible for finding ways to encourage pawnbroker attendance and help to recruit sponsors and exhibitors. This includes the responsibility for ensuring that convention revenue is maximized, and expenses are minimized with each Pawn Expo. The Committee shall be the Association's representation to all vendors and pawnbroker attendees of Pawn Expo.

### EXECUTIVE COMMITTEE

**Committee Chair: Kerry Rainey, Bayou Pawn & Jewelry, Hammond, LA**

The Executive Committee is elected by the Board of Directors pursuant to Article VI.2 of the Bylaws. The Executive Committee shall consist of the Officers of the Association as determined annually by the Board of Directors. The Executive Director will serve as staff to the Committee. The President shall chair the Committee. The primary purpose of the Committee is to have a group of Directors authorized and able to act for the Board between regular meeting and in situations where an assembly of a quorum of the Board would be impractical or impossible. The Committee will take the lead on policy and strategy development. It plans Board meetings and distills issues for Board consideration. The Committee will also provide a sounding board to the Executive Director and serve as a source of ready advice on operating and personnel matters.

### FINANCE COMMITTEE

**Committee Chair: Douglas Braswell, Braswell & Son Pawnbrokers, Little Rock, AR**

The Finance Committee is responsible for the oversight of the Association's finances, proposing new financial policy recommendations, and making recommendations for potential new funding sources. The Finance Committee works with the Treasurer and Executive Director on the development of the annual budget. It advises the board regarding making significant financial decisions such as correcting or restructuring the Association's books or accounting procedures when problems arise. The Finance Committee oversees the administration, collection and disbursement of the Association's financial resources and related policies and procedures. The Committee reviews and analyzes membership dues and submits a recommendation to the Board of Directors. It periodically reviews operating cash flows, liquidity position, and performance against budget and projections. The Committee leads the Board review of the Association's strategy for long-term financial sustainability. The Finance Committee reviews and makes recommendations to the Board regarding the establishment and termination of banking and similar relationships.

### FUTURE BUSINESS LEADERS COMMITTEE

**Committee Chair: Nick Fulton, Managing Partner, USA Pawn, Central Mississippi**

The Committee was established in 2003 to support the Future Business Leaders Scholarship Fund. This fund was developed to benefit the children of slain police officers and the children of pawnbrokers and their customers.



# 2021: LEADING THE WAY

## GOVERNMENT RELATIONS COMMITTEE

**Committee Chair: Boyd Naylor, Bali Credit Corp, San Antonio, TX**

The Committee will monitor proposed legislation and regulations with potential impacts on the pawn industry. It will review the legal aspects of legislative programs with the federal, state and local levels with position recommendations made to the Board of Directors. It will make recommendations to the Board of Directors to watch, support, support with amendment, or oppose proposed legislation and regulatory changes. The Committee will, through the Executive Director and staff, report to members about relevant legislative and regulatory actions and involve members in advocating for or against proposals as necessary. The Committee oversees the collection of funds for the NPA PAC. The Committee will submit reports to the Finance Committee regarding non-PAC expenditures along with corresponding documentation.

The Committee is composed of a chair and co-chair along with the government relations consultants hired by the Association. The President and Executive Director will serve as members of the Committee. Additionally, other members will include Board of Directors appointed by the Committee Chair.

## MEMBERSHIP COMMITTEE

**Committee Chair: Beth Anundi, Capital Pawn, Salem, OR**

The Membership Committee is responsible for membership recruitment and retention programs along with the development and implementation of new membership benefits and services. It will work with staff to continually collect data on current and potential membership along with continual analysis of membership numbers. The Committee will conduct membership studies and surveys to monitor the changing needs and interests of pawnbrokers. It will develop and implement recruitment strategies for new members and examine new ways to grow and retain membership, including but not limited to, developing criteria for membership, credentialing members and developing and delivering programs for members. The Committee will continually explore new ideas for membership benefits. The Committee will work with the NPA Board of Directors to engage them in actively recruiting new pawnbroker and industry partner members. The Committee will represent the interests and concerns of all current members. It will welcome and orient new members at the annual convention.

## OVERSIGHT COMMITTEE

**Committee Chair: Kerry Rainey, Bayou Pawn & Jewelry, Hammond, LA**

**Co-Chair: Boyd Naylor, Bali Credit Corp, San Antonio, TX**

The Oversight Committee is responsible for negotiating the contracts between the Association and the Executive Director/CEO and Government Relations Consultants that are then recommended to be ratified by the Board of Directors and signed by the President. The committee will conduct annual reviews of compensation and performance.

The President of the Association serves as the Chairman and the Chairman of the Government Relations Committee serves as co-chair of the committee. The President shall appoint three additional members who are duly elected Directors of the Association and who shall be approved by the Board of Directors to serve as members of the Oversight Committee.

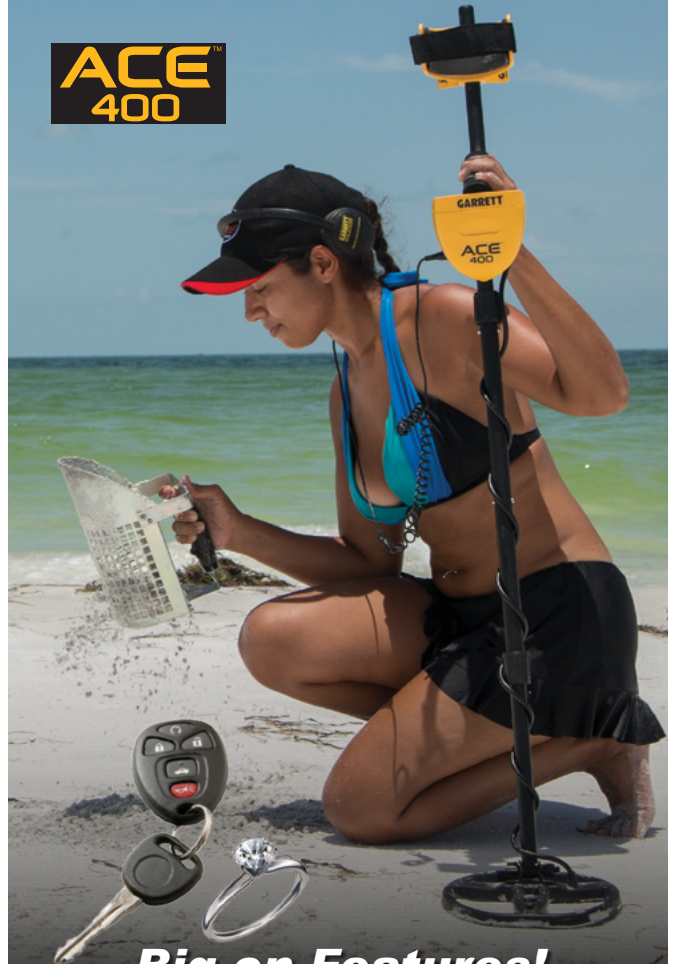
### STRATEGIC PLANNING COMMITTEE

**Committee Chair: Tim Collier, Pacer, Ltd., Little Rock, AR**

The Strategic Planning Committee will make recommendations to the Board of Directors related to the Association's mission, vision, strategic initiatives, major programs and services. It will help the Board and staff identify critical strategic issues facing the Association. The Committee will assist in analysis of alternative strategic options. It will ensure the Board of Directors and Executive Director have established an effective strategic planning process, including development of a three to five-year strategic plan with measurable goals and time targets. The Committee will understand the current state of the Association's industry, the overall market and core competencies of the Association. It will keep current on industry trends, advances in technology and other opportunities to improve the scope, cost effectiveness and quality of services provided by the Association. It will annually review the strategic plan and recommend updates as needed based on changes in the industry, membership needs or other factors along with a review of major new programs and services. The Committee will assist in development of a strategic dashboard of key indicators and monitor the Association's performance against measurable targets (such as membership targets) or progress points (such as rollout of a new member benefit health insurance program). The Committee will consist of Board of Director members only. ●

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**ACE  
400**



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Easy to Operate!**

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- **Pulse-Width Modulation audio**
- **Adjustable Frequency** to help eliminate interference

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Easy Stow Headphones



Environmental  
Cover-Up



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to find your nearest dealer





National Pawnbrokers Association®

WE CAN'T WAIT TO SEE YOU IN FORT WORTH

**PAWN EXPO 2021** | WHERE THE BEST BEGINS!

A night-time photograph of the Fort Worth skyline. The main focus is a tall, modern skyscraper with a blue glass facade and many lit windows. In the foreground, there is a park area with several trees, some of which are illuminated by warm lights. A few people are visible sitting on a low wall or bench in the park. The sky is a deep blue.

*Where the Best Begins*



SAVE<sup>THE</sup> DATE

# PAWNEXPO

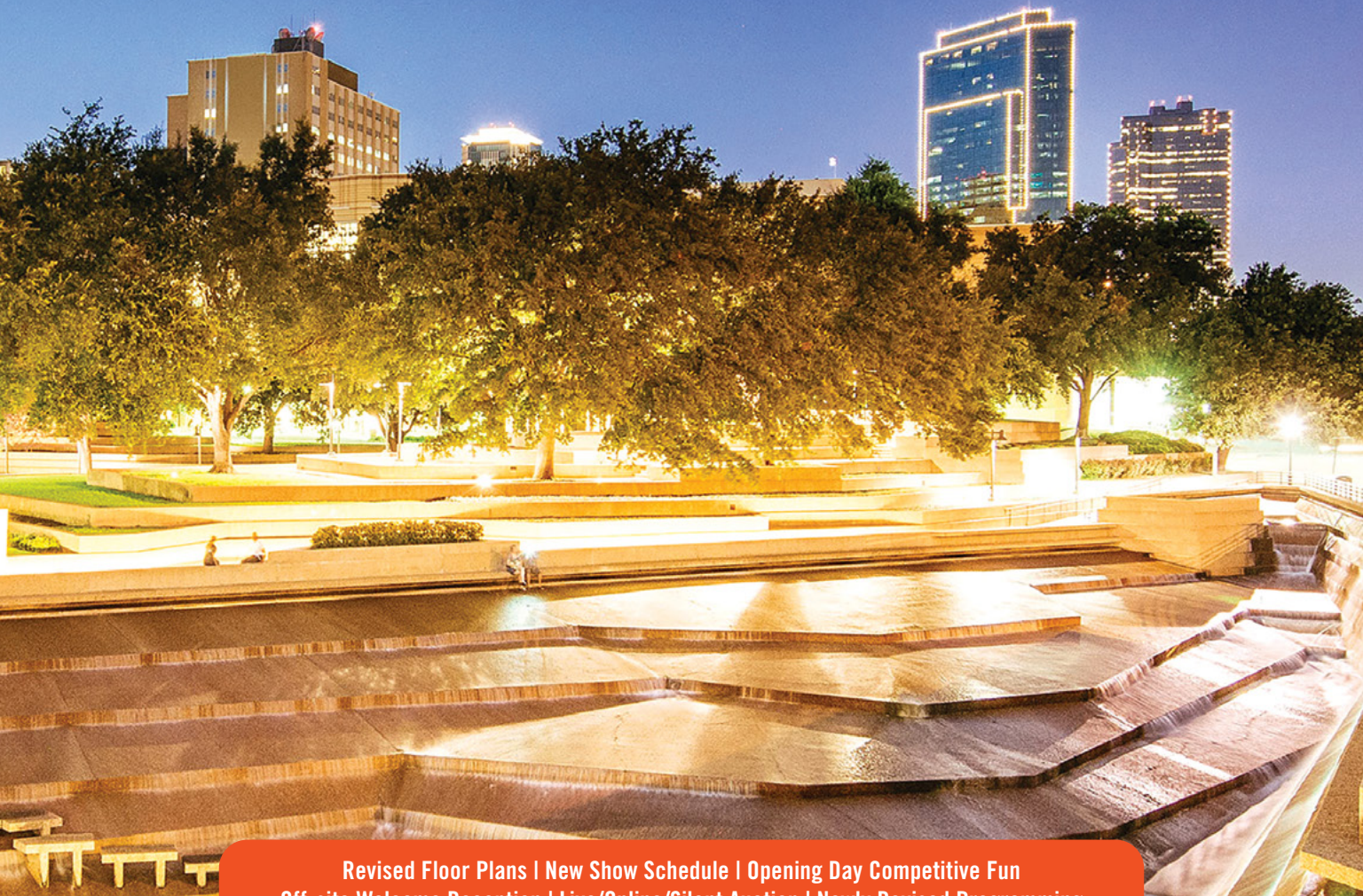


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# 2020-2021 ANNUAL AWARDS

With the unanticipated cancellation of the Annual Convention this year due to the Covid-19 pandemic, the NPA Awards that are generally announced at our Convention have not yet been determined. The Board of Directors feels it is important to acknowledge recipients of our NPA Awards for both years 2020 and 2021 at the 2021 Annual Convention.

Nominations for all awards must be received by April 20th to the NPA via mail:

**PO Box 420, Victor, NY 14564; or via email to [kristen@nationalpawnbrokers.org](mailto:kristen@nationalpawnbrokers.org).**

The Awards Committee is responsible for reviewing all submissions and selecting winners. Awards for both years will be presented at Pawn Expo 2021 in Fort Worth, Texas.

Awards recognize accomplishments in the last year. Nominees must be current members in good standing and must have been a member since January 1. Nominations may be made by an NPA Member or a state pawnbroker association. Nomination forms for all awards can be found on the NPA website or email [kristen@nationalpawnbrokers.org](mailto:kristen@nationalpawnbrokers.org).

## OUTLINE OF AWARD OFFERINGS

### ▶▶▶ NEW - STATE ASSOCIATION AWARD

This award will be distributed to the State Association who shows the most amount of willingness and effort to assist their fellow Associations in achieving individual success.

### ▶▶▶ NEW - INDUSTRY PARTNER/ MEMBERSHIP RECRUITMENT AWARD

This award will be distributed annually to an NPA Industry Partner who helps to drive significant growth in the NPA. Growth as it applies to this award refers to pawnbroker members only and will be measured by number of companies that join the NPA under the referral of said Industry Partner.



### ▶▶▶ **OUTSTANDING COMMUNITY RELATIONS AWARD**

This award is presented annually to an NPA Pawnbroker or Industry Partner company whose public service and/or voluntarism efforts advance the standard and quality of life in their community.

### ▶▶▶ **OUTSTANDING PAWN INDUSTRY IMAGE AWARD**

This award is presented annually to an NPA Pawnbroker or Industry Partner company who creatively generates positive awareness of the pawn industry through a print or digital marketing campaign. Media may include, but is not limited to: television, radio, social media, print campaign, and email campaign.

### ▶▶▶ **INDUSTRY PARTNER OF THE YEAR AWARD**

This award is presented annually to the NPA Industry Partner member who, through their performance and dedication, has shown significant support of the association and its members.

### ▶▶▶ **PAWNBROKER OF THE YEAR AWARD**

This award is presented annually to an individual who, through his/her performance, has demonstrated exceptional success in their business and local community and has made a significant contribution to the pawn industry during the previous year.

### ▶▶▶ **YOUNG PROFESSIONAL OF THE YEAR AWARD**

This award is presented annually to an individual who, through his/her performance, has demonstrated exceptional success in their business and local community and has made a significant contribution to the pawn industry during the previous year.

### ▶▶▶ **CHARLES R. JONES LIFETIME ACHIEVEMENT AWARD**

This award recognizes an individual who, through his/her outstanding leadership and efforts has gone above and beyond and made a significant and lasting impact on the pawn industry over the course of their pawnbroking career. They are regarded by their peers as leaders in the industry and recognized as such nationally. This is the highest honor awarded by NPA and should be awarded only to individuals who have demonstrated a lifetime commitment to the Association and to the success of the pawn industry.



Winners from the  
2019 Awards.



# OVERCOMING THE OBSTACLES

## GOVERNMENT RELATIONS COMMITTEE

**Fran Bishop**

NPA Government Relations Liaison

**Cliff Andrews**

NPA Lobbyist

**Professor Sarah Jane Hughes**

Regulatory Counsel

SINCE EARLY MARCH WE, AS A NATION AND AN INDUSTRY, have experienced times that we never imagined. Both personally and professionally the challenges and obstacles thrust upon us by COVID-19 were daunting, seemed insurmountable, and always unbelievable. We are all saddened by the loss of friends, relatives, and members of our pawnbroker family to this indiscriminating virus.

Your NPA Government Relations Team has monitored all things related to the COVID-19 pandemic and provided you thus far with 30 GRC Updates on that subject alone. These Updates covered everything from which state and local governments recognized pawn stores to be "essential businesses" able to remain open as providers of financial services, to preparing your store and employees to do business with customers, applying for CARES Act loan programs, forgiveness applications, IRS rulings and all points in between. We hope having this information readily available was useful to you.

Unfortunately, the NPA Annual Legislative Conference in Washington and Pawn Expo in Las Vegas had to be canceled this year. So, Team GRC was glad to attend the Dixie Pawnbrokers Educational Conference & Trade Show in September and present a 'Federal Update' to several hundred participants. The recently updated NPA publication 'Pawnbrokers' Duties Under Federal Statutes and Regulations Applicable to the Pawn Industry' was covered in detail and all attendees received copies. You may also download it from our NPA website.

In October, the Government Relations Committee held a full morning's session in conjunction with the NPA Board Meeting in Ft. Worth, TX. All the topics mentioned above were covered along with many more. There was a lengthy

discussion about the federal rate cap legislation filed around a year ago in November 2019, H.R. 5050 and S. 2833, that would impose a cap of 36% APR on all consumer lending. Suffice it to say that rate cap legislation has not gone away and inserting it into some of the CARES Act stimulus



packages was often mentioned, but so far has not gained enough ground.

A federal rate cap is just one of the many reasons that pawnbrokers must 'Stand Up and Be Counted.' We certainly appreciate those of you that completed the NPA's I Am #DataDrivenPawn Survey. This information will be an invaluable benchmark to rely on as we work on your behalf.

Another agenda item from the recent NPA Board Meeting was approval to pursue a source for monitoring all 50 state legislatures for bills filed and regulations proposed that would affect the pawn industry. As is often said, all politics are local, and with Team GRC providing this information to State Pawn Associations and other contacts we will all be better equipped to support, amend, voice opposition, and provide actual 'pawn facts' to those in positions of authority. We continue searching for the right company to partner with, so stay tuned for details when finalized.

The November 3rd national election has come and gone, sort of. As was discussed during the Government Relations Webinar on November 19th we do know that the Democrats retained a majority in the House of Representatives albeit by a smaller margin. As neither Senate seat in Georgia was decided it is wait and see for the results of a January runoff before the balance in the Senate is determined. Regardless of who is in the majority or minority your Team GRC is up to the challenge, whatever the end results may be.

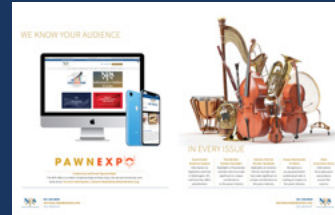
In conclusion, if the NPA is to represent you...the pawn industry...we must have your feedback and input. Do not hesitate to let us hear from you. Remember to work on your grassroots efforts as many boards, councils, commissions, and legislatures will have new members. This is your opportunity to introduce yourself and demonstrate how your business provides unique, non-recourse pawn transactions to consumers in need of financial services. We are better equipped to 'Stand Up and Represent You' when you 'Stand Up and Are Counted.' ●

Be safe and be well.

*Boyd Naylor*

**Boyd Naylor****NPA Vice President****Government Relations Chair**

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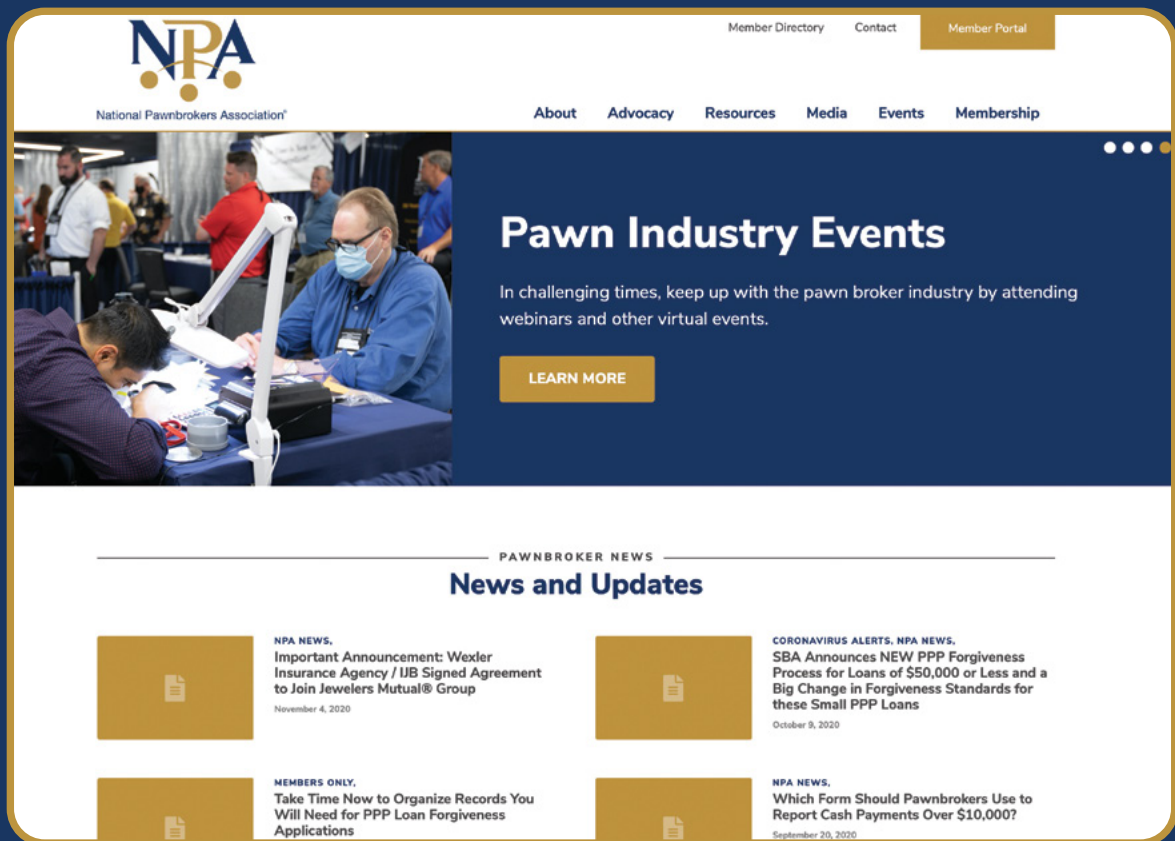


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National Pawnbrokers Association®

# Pawns

BY KRISTEN WILLIAMS

## PawnStrong EMERGENCY RELIEF FUND

The **NPA #PAWNSTRONG Emergency Relief Fund** was initially set up in early June of 2020 to collect monies to help cover unexpected expenses directly resulting from the riots and violent protest that took place nationwide in the wake of George Floyd's death. Funds were collected and distributed to NPA Member Pawnbrokers who applied for relief funds and offered proof of misfortune.

The collection of funds allowed us to assist two of our NPA Members who had endured significant loss, and we share their stories with you on the following pages. Moving forward, the NPA would like to continue this #PAWNSTRONG effort. Details about the program and how you can get involved are found on page 41. Thank you in advance for your support.

## THANK YOU TO OUR GENEROUS CONTRIBUTORS TO THE PawnStrong FUND!

Bill Dawson, **Picasso Pawn**, Durham, NC  
Chris Wenos, **Herman's Pawn Shop**, Collinsville, IL  
Randi Nell, **Big Dog Pawn**, West Jordan, UT  
Richard Hinds, **Quintard Jewelry & Pawn**, Anninston, AL  
Manuel Vida, **H Schoenberg**, Jersey City, NJ  
Johnny Whiteside, **Kendale Pawn Shop**, Sanford, NC  
Kerry Rainey, **Bayou Pawn & Jewelry**, Hammond, LA  
Michael Strauss, **Uptown Pawn**, Minneapolis, MN  
Brett Krasner, **Krasner Pawn & Jewelry**, Jackson, TN  
Jake Long, **Pawn Express Enterprises, Inc.**, LaGrange, GA  
Adam Davis & Joshua Davis, **Gold N Connection**, Pompano Beach, FL  
Chan Holman, **Woody's Pawn and Jewelry**, Orangeburg, SC  
Michael Mack, **Max Pawn**, Las Vegas, NV  
Tally Mack, **Bravo Systems**, Las Vegas, NV  
Lisa Little, **Fieldstone Jewelry & Pawn**, Conyers, GA  
Yigal Adago, **Leaderato**, San Diego, CA  
Tim Collier, **Arkansas Pawnbroker's Association**, Little Rock, AR  
Nick Fulton, **Mississippi Pawnbrokers Association**, Jackson, MS





## FUTURE OF **PawnStrong** RELIEF FUND

At the NPA, our goal is to unite as an industry to rally behind our fellow members in times of distress, providing resources, tools and as much financial support as this relief fund will allow. This fund moving forward will expand to benefit pawnbrokers who have endured financial loss due to rioting, fire, weather related events, burglary, and/or any type of destruction to their stores deemed appropriate by the Board of Directors.

**Proceeds from the sale of our PAWNSTRONG T-shirts will go towards this fund.**  
T-Shirts will be sold at all regional events and at Pawn Expo.

### **WANT YOUR LOGO ON THE BACK?**

**DONATE \$1,200 TO THE PAWNSTRONG FUND BY JANUARY 15!**





# PawnStrong

BY MEG ANDREWS, MEMBERSHIP SERVICES MANAGER

## OUR #PawnStrong EXPERIENCE: UPTOWN PAWN



▶▶▶ Michael Strauss has been the owner of Uptown Pawn in downtown Minneapolis, MN for 18 years. He loves his store and loves his customers, some of whom have come in well over one hundred times since he went into business. He knows the neighborhood, knows his customers, loves his staff. Last year, Michael's son Benny decided he wanted to be part of the business; at 15, he knows the sneaker market well, so they began collecting sneakers to sell. Some of Benny's business went online; he still has over 150,000 followers. Michael mostly deals with loose diamonds, something he knows well and enjoys. The rest of Michael's store was what his customers wanted or needed to pawn, and a variety of things for sale. Michael had a security system with audio and video; he had 3M plastic on his windows. In eighteen years, there's only been one broken window, and no other problems. It was a good place for business. "I told my staff, 'No one wants to have to pawn. Make a difference in their days when they come in,'" and then Michael added, "I wanted to give the Nordstrom experience in a pawn shop in Minneapolis."

The night of May 25th, 2020 there was chaos in the streets of Minneapolis. George Floyd had been killed just two blocks from Uptown Pawn that day, and people were rioting. Looting began, and it spread to the full neighborhood, including Michael's store. Video caught the mayhem clearly, as rioters broke through all of the windows and streamed into the store. On security tapes, looters are grabbing anything they can find, yelling and running out of the store. When Michael went to Uptown Pawn at 5:30 the following morning, his store was destroyed and deserted. He put plywood over the windows and spray-painted, "DO NOT BURN—CHILDREN LIVE UPSTAIRS" on every plywood sheet. Another pawn shop nearby had been burned to the ground that night, and Michael feared for the family he knew was living above his store.

The night of May 26th, people tore down the plywood and again looted. This time, they found the back room, and emptied it of everything. That night, the neighborhood police station was abandoned by the police. When Michael called 911, the dispatcher told him, "You may as well call 311. No one is coming out to see your store." Michael again boarded up the store.

The neighborhood was like a war

zone, and Michael hoped the worst was over. Unfortunately, the night of May 27th, looters broke in once more. This time, they discovered the basement—where most of the merchandise, including Benny's sneaker collection, was kept. On video you can see people streaming in and out of the store, cars parked out front, throughout the night—until the entire basement and store was emptied and destroyed.

Michael has not reopened due to insurance issues he has run into having not had police onsite to provide proper documentation. Neighborhood incidents still make him fear for his staff, and he has concern for the safety of his customers. Michael does plan to open again though, this time with a full-time guard while the store is open, and safety precautions for his staff.

"I will do my part to rebuild," he says firmly. "I will not let this ruin my business. And I will stay in the same store location, still part of the neighborhood." In the meantime, he has paid out of pocket to people as they call him to claim their pawned items, none of which were left. "You need to have integrity," Michael says, because, "People are so good." He still maintains he is blessed. "I have my family. No one was injured in my store. My staff is safe. We are healthy," Michael states. He is very humbled and grateful for the PawnStrong Relief Fund donation he has received from the National Pawnbrokers Association. "NPA is a phenomenal association for pawnbrokers, and they offer so much. This is just beyond what I imagined."

Uptown Pawn is sure to reopen, but business will look different for Michael Strauss and his staff. Michael has complete faith in the goodness of his community, and in the goodness he saw in people as they cleaned up and tried to rebuild local stores there. Michael would like to remind his fellow pawnbrokers their own documentation is crucial.

Ironically, in the year before this tragedy, Michael took

pictures of everything in his store, floor to ceiling, including in the basement and his back room. He kept careful records, and stored the majority of them in the Cloud (even his written records from the back room were stolen in the looting). He's relieved he has these photos and videos, not only for insurance purposes, but to remind him that his store will be back - better than ever.



## OUR #PawnStrong EXPERIENCE: WOODY'S PAWN & JEWELRY

▶▶▶ It was early in the evening on Sunday, May 31, 2020 when Gennie Holman told her husband Chan, "We need to go lock everything up at the store." She was referring to their 52-year-old family business, Woody's Pawn and Jewelry. Gennie had seen on TV that day all the looting and crime all over the country, due to the death of George Floyd. Looting was also happening in Columbia and Charleston, SC. Woody's is in Orangeburg, midway between the cities. Chan thought Gennie was being too cautious, but they drove to the store anyway and locked up nearly all of the guns, some of the jewelry, and a few other items.

Several hours later, Chan woke up suddenly in a cold sweat. He told Gennie he wanted to go check the store; he had a bad feeling that it wasn't safe. Gennie assured him that it was fine; they had secured nearly everything, there were bars on all windows, and it was going to be okay. Unsettled, Chan started to fall asleep again, when the phone rang. It was 2:45am, and the local Chief of Police was calling to tell them to come right away—there had been a break-in at Woody's. When Chan and Gennie arrived, they were overwhelmed—a car had driven through a window in the store, breaking through the bars and it was literally parked inside. The store had been ransacked and the five handguns Chan had left out—out of the hundreds they carry—were gone. Nothing else had been taken.

The store was destroyed. Glass from the cases was all over, other items were broken and strewn around. A hammer had been left by the criminals, used to simply destroy things. Then there was the abandoned car, sitting in the store. A tow truck was called; removal of the car, now established as a stolen vehicle, caused more damage. The Chief of Police assured them they were going to find the perpetrators. Still, Chan and Gennie were left with a store that was utterly wrecked. Chan says now that he's glad Gennie told him not to drive to the store when he had awakened earlier; he might have been there when the thieves broke in, "And no telling what would have happened then," he adds.

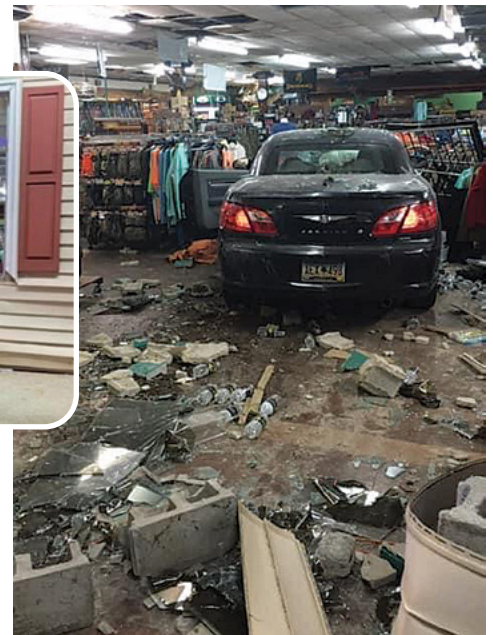
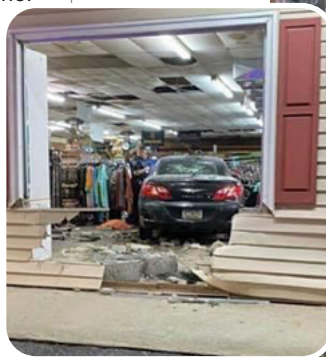
Despite the destruction, Chan and Gennie got to work immediately. "I have employees that need their jobs," he said, and they reopened Woody's only three days later. Chan had cement bolsters installed outside around the store, new bars were put up on the windows, and they did additional preventive maintenance. The destruction has changed how

they do business. Nevertheless, "This store is my life," he says. "My father started it fifty-two years ago, and I'm forty-nine. I went to college and came back to work here. Gennie and I have been running it for twenty-nine years. This is what I know and love."

The trauma of the store break-in has been exacerbated by several issues. The police know the crime was gang-related (two of the five handguns have been found, one used in a murder, and one in a car full of drugs). As of now, the thieves haven't been caught.

Then on July 30th, as Chan mowed grass along the hill on his home farm, his tractor slipped and flipped over, landing on top of him. Chan's neck was broken. He wore a brace for more than 2 months, and he's still recovering from the injury. But Gennie and Chan consider themselves lucky. "I've been blessed," says Chan. "I've got my wife, one day my store will be back to normal, and we're going to pull out of this somehow."

Chan and Gennie are touched by the support of other pawnbrokers, who are like family to them. "We like to be the ones that give, so it's humbling to be helped. We're so grateful to the NPA for their support. We could never have anticipated this," he says. ●



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# STATE ASSOCIATION UPDATES



## COLORADO

**Steven Adsit**

**Colorado State Contact**

Colorado is working to get a complete contact list of all pawnbrokers for quick and easy communication. Please email your name, store information, and contact details to Steve Adsit, [stores.35@mimi-corp.com](mailto:stores.35@mimi-corp.com)



## INDIANA

**Rick Barr**

**President**

**Indiana Pawnbrokers Association**

The good news for Indiana is there is no bad news. Indiana Pawnbrokers are coping with the ongoing pandemic as the professionals that they are. Our sales remain strong, as long as the inventory holds out. Loan balances are coming back up. We have been blessed with an usually mild dry summer. Our thoughts and prayers go out to the states that have had to deal with fires, floods and man made disasters.



## MISSISSIPPI

**Nick Fulton**

**President**

**Mississippi Pawnbrokers Association**

The Mississippi Pawnbrokers Association was very active during the 2020 legislative sessions. We attempted to eliminate the online reporting through LEADS Online but were met with strong opposition from law enforcement, and the bill never made it on the floor. The association's opinion was that the customer's private information was too readily available to anyone with a sign in to LEADS. Online data breaches have been an industry concern. While the legislative committees agreed we were right in protecting our members, the police and sheriff associations pressure was too much to bring it up for a vote. We will continue to protect our members and their customer's private information moving into the future.

The Dixie Convention was a big success despite the covid pandemic. Mississippi had a pretty solid turnout and we were able to raise some money for our association. 2020



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has brought one catastrophe after another, but the timing of the show was perfect. The week after the Dixie, Hurricane Sally came rolling through and did considerable damage to the Perdido Key Resort that held the show. Hopefully they will have everything ready for Dixie 2021.

In 2019, the regulating body (MS Department of Banking and Consumer Finance) over Mississippi pawnbrokers introduced a new way to renew their licenses. It was a complicated process and after many members asked for needed assistance, our board met with the department and critical banking committee members. The results of the meeting gave the association another year to develop training for their members. Again covid kept this from happening in person, so a new online strategy was put into place. The date was October 27, 2020. Nobody knows what the future will hold, but from what I can tell, the pawnbrokers who adapt and change will be ready for whatever comes their way.



## OREGON

**Beth Anundi**

**President**

**Oregon Pawnbrokers Association**

The Oregon Pawnbrokers Association is looking forward to its first ever virtual meeting to be held on November 4th. In this time of COVID with uncertainty around every corner our pawnbrokers have been blessed to have lobbyists fighting for our rights. The governing body for pawnbrokers in Oregon, The Department of Consumer and Business Services, is aware of who we are and have included us in several important meetings. This is only due to our Lobbyists hard work. With the onset of the forest fires across so much of Oregon in September, we realized our pawn shops need to be in the know now more than ever to make sure we have contingency and emergency plans in place. Looking ahead to 2021, we envision more pawnshops needing the help and support of the association.



## TENNESSEE

**Rob Barnett**

**Tennessee State Contact**

A Tennessee Pawnbrokers Association is in the process of being formed by several pawnbrokers from across the state of Tennessee, along with assistance from NPA headquarters. While we had hoped to already have the association officially formed and running, COVID-19 presented many obstacles to the association organizers.

We intend to have a statewide pawnbroker meeting in 2021. This will allow all interested pawnbrokers to meet in person to debut this new association and discuss issues that



affect Tennessee pawnbrokers.

The Tennessee Pawnbroker Association Facebook page should be up and running soon. This will allow pawnbrokers operating in Tennessee to network, share ideas and receive notifications of issues that specifically affect Tennessee pawnbrokers.

Ken Huddleston of KK's Music is heading the effort to create this new association, he may be contacted at 931-247-1142 or via email at kksmusic2015@gmail.com



## TEXAS

**Boyd Naylor**

**President**

**Texas Association of Pawnbrokers**

Texas Pawnbrokers are looking forward to our TAP Convention which will be February 19th-21st in Houston. We are expecting a record turnout for what should be a wonderful reunion and celebration. As I write this, we are less than two weeks from the November election. Texas Democrats feel they may flip the Texas House, but whether



they do or not, it is certain we will have a new Speaker as Dennis Bonnen is not seeking another term. The 87th Legislative session will

convene on January 12, 2021, and members may begin filing bills as early as November 9th. As always, we are hoping for a quiet session, but will be ready to deal with any threats that may arise. ●





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