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OFFICIAL PUBLICATION OF THE NATIONAL PAWNBROKERS ASSOCIATION

Industry Partner

BUYERS GUIDE

2022-23

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Industry Insights



- **NPA Industry Partners** share insight, guidance, tips, tools and education to help you run a smarter, more productive and profitable pawn business. Every Industry Partner at the NPA is highly skilled in their area of expertise. This section represents information and insight shared by our Industry Partner community, who is fully supported but not endorsed by the NPA.

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Refining Services:

Karat Scrap

Stone Removal

Bench Sweeps

Polishings

Floor Sweeps

Filters

Low Grade Scrap

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2-5 Days for Stone Removal

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Dear NPA Members, State Association Leadership and Pawnbrokers Nationwide,

Thirty-five years ago, a group of like-minded professionals passionate about pawn founded the National Pawnbrokers Association (NPA). The founders of this organization were dedicated to advancing the interests of pawn while advocating a unified point of view. Today, the NPA continues the work our founders began and is proud to represent such a vast audience of pawnbrokers and Industry Partner companies who work tirelessly to support this industry.

This landmark edition of the NPA Buyer's Guide is a testament to the hard work being done to drive the pawn industry forward. While continuous advances in technology affect every category of Industry Partner represented here, we are continually reminded it is the passionate individuals representing these companies we are appreciative of and grateful for.

On behalf of the Board of Directors, thank you to our Industry Partners for your commitment and support of the NPA.

Sincerely,

Kristen Williams
NPA Executive Director

Welcome to the NEW NPA Industry Partners Buyers Guide,

Nineteen months ago, I came to the NPA with tons of business-to-business event and media experience - but knew NOTHING about pawn. I wanted to quickly understand this industry I was now working in. I asked tons of questions, and learned the basics from some of our pawnbroker members (thank you!). However, the best and most detailed education I received was from our vendors. I found our Industry Partners had a unique perspective - and learned more about this industry from this group of dedicated vendors than I ever expected.

Beyond the wealth of expertise Industry Partners offer in their respective categories, what strikes me the most, is how passionate NPA Industry Partners are about the health of the pawn industry. They are proud to support pawn. They are dedicated to being a part of this industry's growth. AND - because they work with so many different pawn professionals across the country - their vantage point is diverse. They identify trends, offer insight, and make recommendations.

I want to thank every Industry Partner who took time to provide us with product and company details, submitted educational articles offering their expertise, and showed incredible patience with any needed follow up so we could produce this valuable resource. I also want to thank my colleagues, Veronica Costanza for her tenacious follow up, Dave LeFleur for his project management skills and Jim Shinnick for fine-tuning the design/vision.

It is in the following pages you will learn more about our valued NPA Industry Partners, who bring expertise and great passion to this industry. Looking to partner with some new/different vendors, or break into a new category? Do you want to work with partners who understand and support your business? Start here.

Jody Kudless
Director of Business Development





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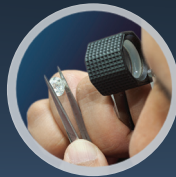
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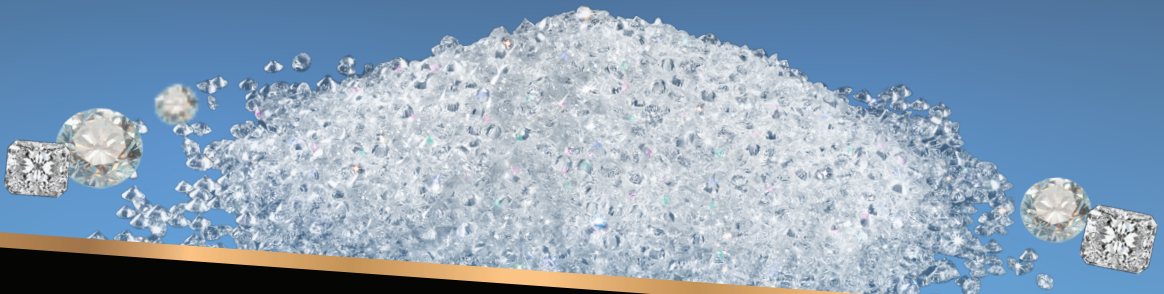
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How to Get the Most Value for Your Diamonds

WE ALL KNOW the accumulated melee and single stones collecting dust in your store represent a missed opportunity to generate cash flow for your business. But, how do you make sure that when you do sell them, you get the highest cash prices and don't expose yourself to any undue risk in the process?

How to get the highest cash price

The key to getting the highest cash market prices for your diamonds is to expose your inventory to as many competing buyers as possible. Platforms like in-person and online auctions encourage competitive bids from top tier buyers for your diamonds. Selling your goods in international auction houses with global reach amplifies the advantage of competitive bids to get you even higher prices.

If you are selling your diamonds at tradeshows, be proactive about showing your inventory to as many buyers as possible to increase the competitive nature of the offers you are receiving.

How to sell safely

When it comes to diamond trading, working with partners you can trust will ensure you don't expose yourself to undue risk and provide you with peace of mind. It's advisable to seek out companies with a good reputation and a

proven track record of working with pawnbrokers.

Work with a partner who puts special emphasis on personalized care and professional service

Choose a partner who is well established and has access to top diamond buyers around the world to ensure a reliable and profitable return on your diamonds. Work with a partner who puts special emphasis on personalized care and professional service so that the process is hassle-free, and you can feel confident your diamonds are in safe hands.

Choose the Right Platform for You

After gauging the available sales options such as auctions and trade shows, utilize the platform which generates the highest return with the least amount of headache. For instance, if you identify

an auction house as your best option, you can decide between local, national, and international exposure and single out the one that best suits your turnover timeline and cash return expectations. The global market offers the broadest range of potential buyers, so an auction partner operating at this scale could be beneficial if getting the

highest cash price is the most important factor for you.

An ideal partner to help you turn your diamonds into cash will provide exceptional customer service and various value-added amenities. Seek out companies that offer expert guidance and support, while also providing useful services such as: sorting, boiling, certification and other white-glove services to minimize hassle and have everything handled in one place. Opt to work with a partner who treats your diamonds as if they are their own
(continues on next page)

and will work their hardest to get the highest prices for you.

Ensure Consistent Cashflow

As time goes by, the diamonds in your store continue to accumulate, so it's important to find a solution that provides long-term and consistent opportunities to sell. More established diamond sellers

have access to a large number of buyers globally and provide regular sales opportunities, so there are always customers on-tap to buy your goods.

Conclusion

Leaving your comfort zone and exploring new ways to sell diamonds need not be daunting.

Experimenting with well-established sellers and auction houses allows you to leverage their expertise, credibility and large network to ensure you get more for the diamonds – with minimal risk.

Michelle Ickowics
CEO of Trading & Auctions,
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Lack of Conventional Financing for Pawnbrokers

YOU FEEL STUCK. Some days you wonder why you made the decision of going into the pawn business to begin with. A lack of additional funds keeps you from further building your pawn book and leads your customers to seek out one of your competitors. You have turned to banks for traditional financing only to be rejected time and again. Perhaps out of desperation you took out a Merchant Cash Advance only to learn afterwards that your APR is in excess of 100% and that daily deductions from your account are bleeding you dry.

Unfortunately, you are not alone. Despite dealing mostly in cash, pawn shops face an uphill battle when trying to get their hands on capital to grow their business. Conventional lenders understand little about the pawn business. And, those that do are wary of getting involved in such a cash dependent business.

There are several additional reasons why pawn shops are placed at a unique disadvantage when attempting to raise capital. Unlike other industries that are often dominated by large corporations, nearly 85% of all pawn shops are independently owned small businesses. Small businesses generally have a harder time obtaining financing than larger entities.

The pawn industry is one of the most heavily regulated consumer financial services in the United States. Despite providing an immeasurable benefit for American families needing quick access to cash, the pawn business is often cast in a negative light by the public. This is especially true following the Department of Justice's recent initiative known as Operation Choke Point.

As a result of Operation Choke Point, Banks simply sought to manage risk by cutting ties with businesses that deal heavily in cash. For pawn shops, cash is king. In fact, cash is by far the most important part of any pawnbroker's operations.

Pawn or collateral loans are the core of a pawnbroker's business. Lacking cash and access to conventional sources

of financing, Americans frequently turn to pawn shops for short term loans. While it is true that the national average for redemptions is some 85 percent, pawn shops need to have the capital to float collateral loans until they are repaid. In addition, without

Conventional lenders understand little about the pawn business

the continued access to cash, pawn brokers will be unable to take on new customers and successfully scale their businesses.

Pawn shops are heavily impacted by the seasonal and cyclical nature of the business. During peak times, pawnbrokers need to satisfy the increased demand of their clients. They need cash on hand to buy goods and offer loans. Pawn shops lacking capital are placed at a significant competitive disadvantage to more heavily funded operations. As a pawn shop's available funds decrease, its ability to make competitive offers also decreases. As a result, customers are left to shop around for the best offer, taking the possibility of a nice profit with them.

A lack of conventional lending sources has led some pawnbrokers to turn to Merchant Cash Advance ("MCA") companies for working capital. In its most primitive form, MCAs work by providing borrowers with a lump sum

loan in exchange for a portion of future credit card sales or bank deposits. The loan is typically for a short period, like 3 to 6 months.

Payments are usually taken by the MCA lender daily by directly deducting the funds from the pawnbroker's bank account. By the time you are able to pay off the loan, your APR will likely be in excess of 100%.

Pawnbrokers that resort to Merchant Cash Advances often find themselves in a vicious debt cycle that can cripple their business. Daily deductions from sales can bleed a shop dry. Once the loan is repaid the broker is again in need of capital and often reups for another round of financing. And on

the cycle goes with the pawnbroker unaware that whatever return on investment he or she is experiencing from a greater access to capital, it is likely being dwarfed by interest and fees on the MCA.

Financing Solution for Pawnbrokers

Pawnbrokers often resort to personal credit cards, home equity lines of credit on their personal residence or Family and Friend Loans. Even these options can become limiting and are not easily scalable to ensure timely liquidity and working capital to sustain growth.

In short, the financing alternatives for pawnbrokers are limited and inadequate. There are only but a few private lenders that service the pawn industry. Research your options by joining industry group, search online and talk to other owners to share information on potential options.

Christopher A. Smith
CEO, Pawnbroker Financing



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4 Ways Pawnbrokers Use Texting to Grow Their Business

TEXT MESSAGING IS A VALUABLE COMMUNICATION TOOL your pawnshop needs to encourage customers to pay on their loaned items, attract more foot traffic, and increase overall customer engagement.

Customers want to text your pawnshop because it's easier than getting in touch over the phone or going to your physical location. Texting will ignite conversations with potential buyers that will lead to a jump in your revenue and better relationships with your customers.

Below, find four points that will help your pawnshop text effectively to grow your business.

1. Payments are the life and blood of pawnshops, and it's crucial to get as many on-time payments as possible.

The biggest reason customers miss payments is they forget, which is why text reminders are the perfect way to nudge them. Receive more loan payments on time with text reminders.

Send out text reminders to decrease the amount of time it takes for buyers to close their short-term loans. They can be scheduled to go out a few days before the due date, and on the day itself.

Depending on what payment tender you agreed on in your contract, you can even request and collect secure payments entirely through text with a payment link. This will work for customers who've opted to pay for their loans via debit or credit, instead of cash.

Current customers will want to follow up with their ongoing payment plan on a pawned item, or an item they have on layaway. They'll want to know how

many payments are left, and you can even text them a copy of your contracted agreement in case they've lost theirs.

Once your business implements texting for collections, you'll see a significant increase in on-time payments. Texts are read within seconds, and they take no time to respond to.

2. Ongoing customer service and communication is key.

Customers often have questions throughout the day and night, and you need to be available to answer them.

When customers text in photos of items they want to pawn, you'll be able to determine the condition and give an estimate on the spot. Serial numbers are important too, and if that's available, request a photo.

Customers will also want to ask if your store has a specific item available, and any general questions like store hours and other locations, if you're a franchise.

Spread the word and let customers know they can text your business number. Promote it on in-store signage, social media, and in-person during a transaction.

3. Share promotions with potential customers via SMS marketing.

Drive sales by sending promotions and letting customers know about hot items in your store through text messaging.

Schedule the promotional messages to go out at a certain time and date. For instance, scheduled messages work well around the holidays, or other occasions when you need to move lots of product fast. If you have e-commerce enabled on your website, consider texting your customers a link to your website to purchase or claim an item.

“Hi, John. Just wanted to give you a heads up that your upcoming payment of \$25 is coming up soon, on Wednesday, 3/23. Nick@YourPawnshop”

A weekly promotion of rotating items that are for sale is a great way to get the word out and drive traffic to your pawnshop. Advertise what you're paying for gold, or other items. This is especially valuable to people who've already done business with you in the past.

Mass texting is often very effective at getting people to respond and buy. More importantly, it saves you time to focus on other things.

4. Text customers to increase positive online reviews for your store.

Your pawnshop needs to be visible on search

engines, and getting positive online reviews is the best way to stand out amongst your competitors.

Build your local reputation and drive foot traffic to your business with reviews. Whether customers want to praise your business or give critical feedback, reviews are important.

Search algorithms are driven by the

number and frequency of reviews first, then by star rating. Having more reviews shows potential customers many people already favor your business and have had a positive experience working with you.

Make your life easier by texting customers for their feedback. Text customers a link to your review page, and direct them to Facebook, Google Reviews, or wherever potential

customers are most likely to see them. They're more inclined to choose the business with the most reviews, because it shows you're a reputable vendor that locals can trust. Text messaging is the perfect tool to direct more customers to your business, and helps you stand out from the competition.

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Emerald Cut	2.02	G	VS 1	IGI	Ex	Ex	None
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Emerald Cut	2.08	H	VS 1	IGI	Ex	Ex	None
Emerald Cut	2.09	G	VS 1	IGI	Ex	Ex	None
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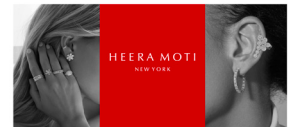
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Livestream Shopping: Critical to Pawnshops

THE EVOLUTION OF SHOPPING from the couch, “livestream” is considered today’s version of “shoptainment,” where hosts showcase products dynamically, interact with their audiences and build urgency with short-term offers, giveaways, and limited-edition items.

Now, with livestream commerce, hosts can form deeper customer connections and answer questions in real-time. It’s a new standard of communication that holds a longstanding truth: People are more likely to buy when they feel connected with a salesperson.

What is Livestream Selling?

Livestream shopping is the future of eCommerce. Therefore, livestream selling should be an essential consideration for your business. Livestream selling is when a host demonstrates a product in a live online video either through a social media platform, direct video call with a customer, or another avenue. The retailer can introduce themselves, their store, and the sale before describing each item and its price while holding it up so followers can clearly see the product.

The important difference between true livestream shopping and the more familiar model of live video with text-to-pay is that followers can make purchases directly without leaving the stream.

Other features of livestream shopping include opportunities for the audience:

- Watch the feed from wherever they want
- Interact through comments in real-time

- Ask questions that get answered right then and there

For Square’s “Future of Retail” report, 35% of retail managers surveyed say they plan to implement livestream shopping in 2022. Retailers have made the online shopping experience a higher priority since the pandemic, as consumers state

Livestream Shopping Is the Future Of eCommerce.

an average of 43% of their monthly purchases are now made online.

Additionally, 34% of Millennial and Gen Z consumers surveyed say they are interested in livestream shopping. According to Forbes, about 30% of China’s population viewed eCommerce livestreams in 2020, which is a precursor to expected growth in the U.S.

Investing in the Right Tech

As always, pawnshops have unique challenges when it comes to eCommerce. Unlike a traditional retailer with a large number of a particular SKU number items, most of the items sold in pawnshops are one-off goods. Years ago,

we learned the importance of having point-of-sale software that syncs with sales on online platforms like eBay.

Now, with livestream shopping, there’s an added challenge of processing payment for an item in real-time as customers express interest. That’s why it’s important to be able to process payments in real-time and disallow multiple sales of the same item.

Why Pawnshops Should Get Involved in Livestream Shopping

Live shopping in the U.S. is estimated to become a \$6 billion market this year, and \$25 billion by 2023. Popularized initially in Asia, this method of eCommerce is like a modern QVC show meets Instagram live.

Livestream selling offers a new and potentially lucrative revenue stream for pawnbrokers, but the benefits don’t end there. By tapping into the power of livestream selling, pawnbrokers are also working to help consumers better understand the types of items they sell and buy. When used as part of a larger branding strategy, it is an intelligent communications tool that helps consumers feel like they connect with the pawnbroker. Since over 90% of consumers have never done business with a pawnshop, this is a new way for an audience to interact with a pawnbroker personally.

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President and CEO, Textmechat



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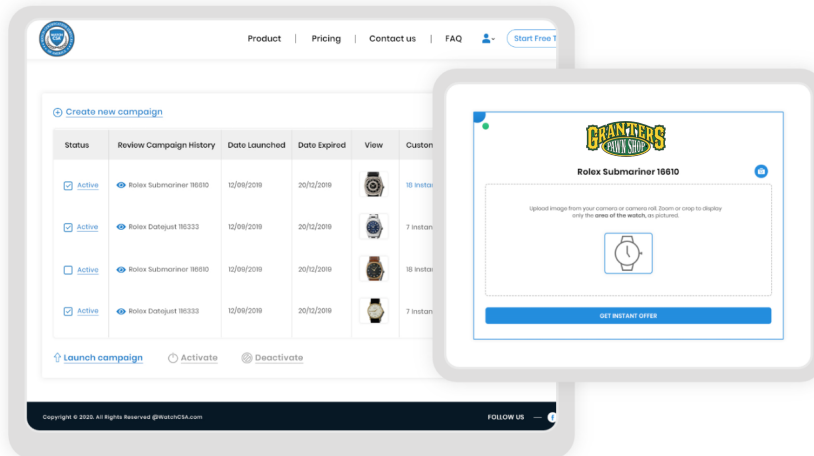
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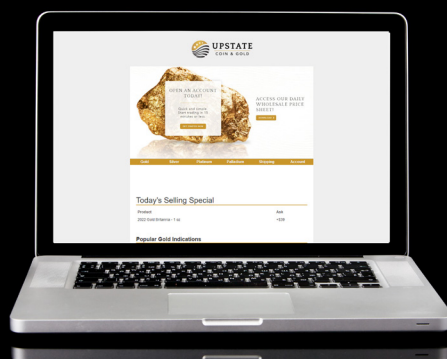
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HAND

As a PAWNBROKER with over 25 years of experience in the pawn industry, I've always believed the best asset to invest in and drive my business was jewelry. Firearms were always a distant number two. Depending on your expertise and what you were most knowledgeable of, the 3rd biggest revenue driver typically varied from one store to the next.

Having had the opportunity to supervise over 160 pawn shops across 9 states in the first 22 years of my career, there was never a reason to question those assessments. Over the last 3 years though, my eyes have opened to a category I viewed as "a fun little side business" for far too long.

As I learned more about luxury handbags and how to authenticate and value them, I realized there were millions of dollars in profit and pawn service charges that went by the wayside due to a lack of interest and knowledge in luxury goods.

By the time my shops sold in May of 2021, 25% of them had higher sales in handbags than jewelry and that gap was widening every month. In addition to the sales, the loan balance followed suit. It was fascinating to watch the biggest revenue streams become jewelry and handbags, with firearms remaining at a distant third.

For those of you in the firearms business, you know the sales boom with firearms that took place during COVID. Handbags surpassed that surge without breaking stride. It was incredible.

When the stores I had been managing were sold, I was offered an opportunity to transition in my career. I knew I felt committed to the pawn industry, and wanted to make sure I stayed connected. It was important to me I could give back to the industry that always supported my family. Joining a company like Marque Luxury has afforded me the opportunity to do just that. At Marque, we partner with our clients and teach the luxury business to other pawnbrokers as they learn about this very lucrative revenue stream.

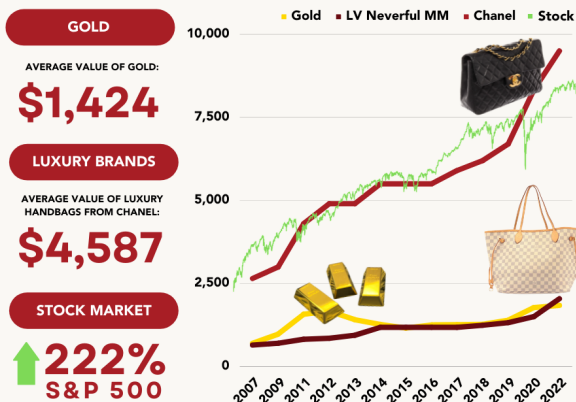
As you can see in the graphic provided, the value of Louis Vuitton "Neverful" sold in 2007 for \$645, while today if you can find it

“As I learned more about luxury handbags and how to authenticate and value them, I realized there were millions of dollars in profit and pawn service charges that went by the wayside due to a lack of interest and knowledge in luxury goods.”

BAGS

THE VALUE OF LOUIS VUITTON “NEVERFUL” SOLD IN 2007 FOR \$645, WHILE TODAY IF YOU CAN FIND IT IN STOCK, IT SELLS FOR \$2040.

GOLD & STOCKS VS INVESTMENT BAGS INVESTMENT CORNER



in stock, it sells for \$2040. Coincidentally, gold was worth \$696 per ounce in 2007 and in 2022, gold now trades at \$1980. Chanel Flaps have soared past both growing 258%, also surpassing the growth of the stock market which has been 222%.

For any shop that is trying to get into the handbag business, starting with inventory is key. As all skilled pawnbrokers know, when you put items out for sale, your customers will bring you anything and everything that resembles it. This is true for everything from Rolex watches to exercise equipment and everything in between, and the handbag business is no different.

Handbags Drive Revenue

Having a display of 12-15 handbag pieces in your store will showcase you are in the business, while 2-3 on display will give the impression you take them in on loan on occasion, but aren't well versed in the product. In addition to the inventory, you will need a way to authenticate the bags. One counterfeit handbag has the potential to wipe out the margin on ten good ones. Beginning with a trusted handbag source that will partner with you as you grow is the best way to get started.

Sean Makovsky

National Business Development Director, Marque Luxury



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THE GUITAR AND MUSIC SIDE of your business may seem a bit foreign to some of you, and even difficult at times. There is a different language and cadence to a music department within the retail environment. While there is a great opportunity to create a thriving revenue stream and make new customers, the other side of the coin can result in squandered resources and remorse if not properly addressed and fostered. Since the onset of the covid pandemic, music companies, most notably guitar companies, have seen a huge increase in consumer demand resulting in increased sales and revenue in every price category and region of the country. You should be serious about your musical endeavor, but also have FUN doing it!

It may seem obvious, but sometimes the simplest things are often overlooked. When analyzing the performance of your music department, one of the first areas to examine and evaluate is your staff. You can have the best gear and merchandising around for miles, but if you (and your staff) don't know what the equipment does, it will potentially sit and collect dust. You must have the right staff allocated to the music department. This will have a huge impact on the reputation, and ultimately the profitability and performance, of the music showroom. You don't have to employ experts on vintage instruments or music gear "geeks" (like myself). However, it is fundamentally important to have someone in your store that plays an instrument or is at least quite familiar with music industry basics.

Next, carefully consider the demographics in your local marketplace. I spent many years in Texas as a sales rep for a major music industry company. Thankfully, I speak fluent Spanish, and I learned immediately that my best accounts had at least one spanish speaking salesperson on their staff. This was a valuable lesson I learned from my good friend, Jackie Bonds, who owns several successful pawn shops in Texas and Arkansas.

Many of today's successful stores also have their own dedicated website and e-commerce presence. Just like your in-store showroom, it is important to treat any web activity as its own store location.



Training for your music department is also very important. Since we all realize our segment is different, ensure your staff is educated, qualified and comfortable having music product conversations.

You should have a dedicated staff member able to take photos, assess current value, and place products up on your website to ensure those items turn quickly and profitably. The internet is a wonderful thing, in that if you have something that you can't sell locally, I guarantee someone out there somewhere is looking for it. Turn it into cash now!

Make sure your inventory is diverse and features "in demand" products. Your selection should consist of quality used and refurbished items, and new musical instruments. You can't always rely on folks bringing in their instruments for pawn or sale in times of need. Be proactive and stock accordingly. Again, this will help promote your store's reputation as a serious player for the local consumer. There are reputable musical instrument wholesale companies that can help fill your store.

Training for your music department is also very important. Since we all realize our segment is different, ensure your staff is educated, qualified and comfortable having music product conversations. Make sure you have subscriptions to the music industry periodicals such as the Music Merchandise Review, and Music INC. Knowledge goes a long way, and just a little insight will ultimately increase transactions with your clientele.

Whether you have just opened your showroom, or you're seeking to revamp and revitalize this segment of commerce, focus on merchandising, sales training, and buying decisions. Make your store a place where there is always something new to look at and a place that is exciting to visit. Music is what makes the world go 'round, and it is the universal global language. Foster your music department and make your daily course of business both fun for your customers and profitable for yourself.

Tommy Wilson, VP of Sales, Mirc, LLC.

2 + 2 = 3 ?

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How To Choose A Precious Metals Refinery

PRECIOUS METALS REFINERIES are not created equal. The differences exist in every aspect - from additional services to fundamental techniques used to extract the metal. Before you entrust your excess jewelry and precious metal scrap to a refinery, it's best to do a little research.

There are basic questions you should ask when choosing a refinery such as: **"How long have you been in business?"** and **"Are all your fees posted?"** But don't stop there. Here are some questions you should ask to help you literally separate the dross from the gold when it comes to refineries. Think of it as a verbal assay:

- 1. Do you perform ALL of the refining steps or do you outsource to another refiner?** For a variety of reasons including security, turnaround time and ROI, it's better to work directly with a refinery that can handle all your needs and not simply ship your material to another plant.
- 2. What are your turnaround times?** Time is money! Most refineries are extremely busy, particularly during economic downturns, so press for an honest answer, knowing that a proper assay takes at least 24-hours.
- 3. Do you handle all types of precious metals and materials?** Make sure they

will process all the precious metals you give them, not just the gold or platinum.

- 4. Are you in control of your pricing? Can you lock it in if the market is moving fast?** This will help you ascertain if you are getting a fair spot price or one that is docked.

- 5. What is your final return?** Fees become immaterial if the assay is incorrect.

- 6. Do you offer updates on the lot once you've received it?** Reputable refineries understand the importance of communication. You should confirm you will at least receive an email when your lot has been received, with follow-up emails on the progress of your lot. Ask if they have any additional ways for you to monitor your lot electronically.

- 7. Are you EPA compliant?** Ensure the company you elect to work with follows all EPA rules and regulations. This is not just important from an environmental

standpoint. If a refiner were to have a legal problem while your material was in their possession, you could lose your money at worst or have it tied up until the "smoke clears" so to speak.

- 8. Are you compliant with the US Patriot Act and anti-money laundering rules?**

Patriot Act rules require refineries to collect and maintain information on the companies with whom they deal. As with the EPA laws, it is important to identify that your refinery is Patriot Act compliant because non-compliance could result in closure which could affect any of your assets they have in their possession.

- 9. How diverse are your services?** Make sure they can perform stone removal at their facility and are not operating as a middleman. They should be capable of removing even the smallest diamond melee, which can greatly enhance the return on scrap jewelry. Some refineries even have professional diamond buyers on staff, making the process totally turnkey.

- 10. Finally, ask for a sample.** You can send it to an outside lab to make sure your refiner is accurate and honest. Even if you don't send it anywhere, just asking for it will keep them on their toes.

You can likely find many of the answers to these questions on each refinery's website, but making a call gives you the chance to determine the knowledge and attitudes of their staff. Reputable refineries understand you are entrusting them with a valuable asset and should make every effort to make you comfortable with their process.

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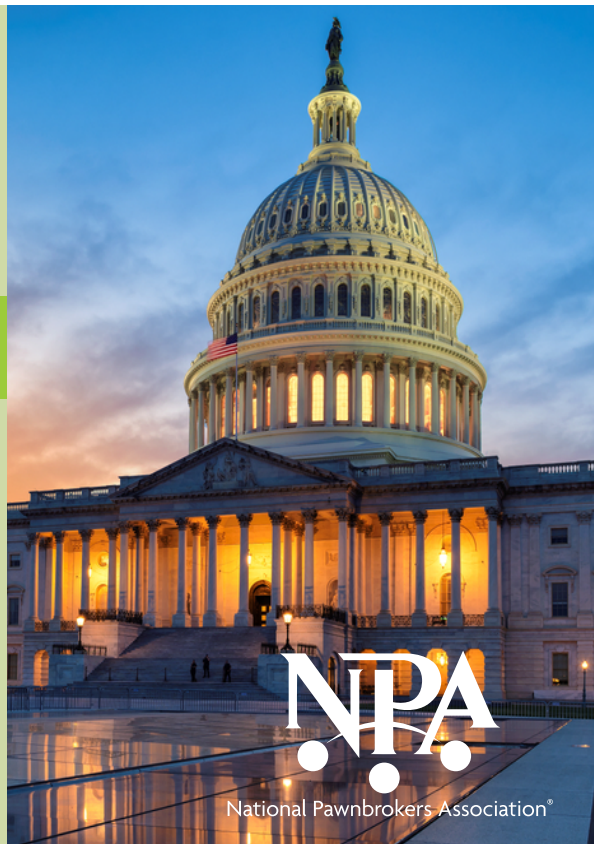
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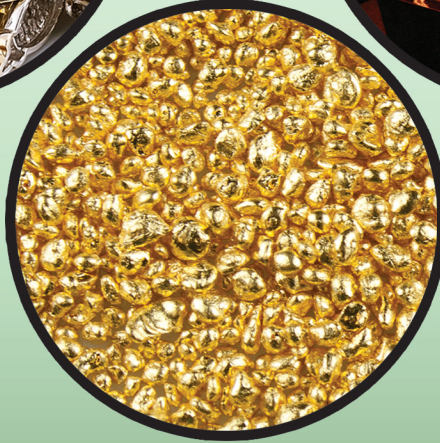
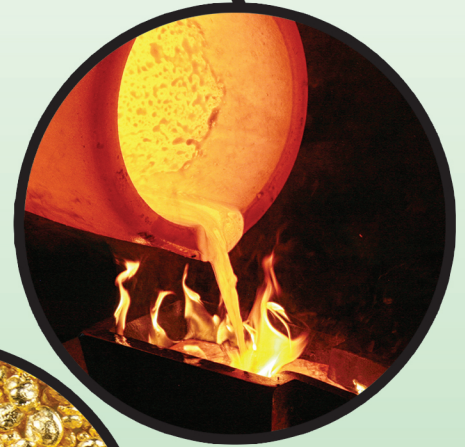
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100% RECYCLED GOLD

How Pawnshops are Helping the Environment and the Jewelry Industry

IN RECENT YEARS, due largely in part to the push for environmental sustainability, the demand for recycled gold has been increasing among jewelry designers, manufacturers and retailers. With growing interest in 100% recycled gold, metals companies have changed their practices to now supply customers with gold from recycled sources such as jewelry manufacturing by-products such as sweeps and polishing dust, as well as from jewelry scrap. However, due to the recent gold rush of 2020 among other factors, the supply of recycled material seems to be diminishing as less and less scrap gold is being purchased by local retail shops.

The jewelry industry has never been eager to accept change or adapt to market influences. Driven more by trends and the need for expediency when it comes to manufacturing, the current drive for recycled gold is getting more traction than previous industry changes. So why the push for 100% recycled gold?

Effects On The Environment

One of the greatest downfalls of mining is the environmental impact on the area. When it comes to mining for precious metals, the process often requires drilling or digging deep into the ground as well as the use of explosives and harmful chemicals. The terrain that is affected by mining takes decades to recover and often times are left desolate and barren, with no attempts made to remedy the disrupted landscape.

Some mining companies have made an effort to esthetically improve the footprint left behind after mining specific areas. Select companies in the Amazon region of South America plant trees that are able to grow in these conditions such as *Hevea brasiliensis* – the tree from which rubber is extracted. The trees

thrive in disturbed areas which is why mining companies in countries like Brazil, Venezuela, Ecuador, Colombia, Peru and Bolivia use them to try and replenish the areas they have mined.

Serious Health Concerns

More often than is acknowledged, the contamination from harmful chemicals used in mining such as mercury and sodium cyanide, seeps deep into the soil reaching underground aquifers that supply water to neighboring communities. The health consequences are detrimental and can lead to severe health issues including, but not limited to, cancer and eventual death.

Sodium Cyanide solution is commonly used to extract gold from ore. There are two methods used: heap leaching and vat leaching. With heap leaching, the cyanide solution is sprayed over huge leaps of crushed ore as it is spread out over giant collection pads dissolving the gold and absorbing it into the solution. The collection pad absorbs the solution that has captured the gold. This process is repeated until the ore has been completely stripped of gold. In vat (or tank) leaching, the ore and cyanide solution are mixed in large tanks. This typically is a more controlled method and spills are less common, however, the waste product is stored behind large dams (tailing impoundments) which can and often fail catastrophically contaminating the surrounding areas.

Criminal Activities & Financial Crimes

One of the biggest concerns when it comes to mines is directly tied to financial crimes. Money laundering has been a major issue with the tracking of gold from mines in certain regions of Latin America as well as East and Central Africa. Illegally obtained gold

is mixed in with legally mined gold by melting it together to mask its origin. Criminal networks such as drug cartels, terrorists and armed groups utilize this method of laundering to fund their illegal operations.

The exploitation of human labor in many regions also causes grave concern. In these regions, especially indigenous areas, children are often put to work in mines. The work day at a gold mine isn't the 9-5 we're used to here in the United States. Miners, including these enslaved children, often begin working before the sun rises and work full days and into the night to extract as much gold as possible each day. Though they are extracting a valuable mineral, the pay is negligible or at subsistence levels.

Solutions For The Pawn & Jewelry Industry

Metals companies have begun adapting their processes to ensure the gold being sold to the jewelry industry comes from recycled gold. To ensure this is in fact happening, organizations such as the SCS Global have launched programs to ensure that precious metals being supplied originate from recycled materials. Other companies, such as the RBA, audit companies to certify appropriate protocols are being followed to ensure manufacturers are being supplied with responsibly sourced gold for their production.

Many of the jewelry industry giants have turned to metals suppliers that only process and refine jewelry scrap. These metal suppliers source solely from pawnshops, jewelry manufacturers and jewelry repair centers around the world.

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Marketing Director
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ATLANTA

The word "ATLANTA" is rendered in large, colorful, 3D block letters. The letters are pink, orange, brown, green, blue, green, and purple respectively. Below the letters, a small peach icon with a green leaf is positioned between two white vertical bars. The background features a stylized Atlanta skyline with dark silhouettes of buildings against a blue and purple sky.

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