

National Pawnbroker

OFFICIAL PUBLICATION OF THE NATIONAL PAWNBROKERS ASSOCIATION

WINTER 2021

**PAWN
EXPO
2022**

BACK TO THE FUTURE
JULY 11-14, 2022



National Pawnbrokers Association®
NATIONALPAWNBROKERS.ORG

THE TECH ISSUE

WELCOMING TECHNOLOGY | AUTOPILOT MARKETING | PAWN IS BIPARTISAN
NPA TECHNOLOGY SHOWCASE | **HOW TO: PICK PAWN SOFTWARE**

Open your holiday
gift early this year.
PawnMaster is the gift
that keeps on giving.



Call Today
1-727-732-4553

Converting has never been easier.

pawnmaster.com

npa@dataage.com

1-727-732-4553

Laboratory-Grown or Natural?

GIA iD100®

Small but mighty, the GIA iD100 distinguishes natural diamonds from laboratory-grown diamonds, diamond simulants and some treated diamonds in under two seconds with 100% accuracy. This advanced spectroscopic device represents over sixty years of diamond research and works on both loose stones and mounted jewelry.

LEARN MORE
GIA.edu/iD100



Know with 100% Accuracy

GIA LGDR

Let the experts at GIA analyze your laboratory-grown diamond and tell you its quality. Our updated, fully-digital GIA Laboratory-Grown Diamond Report provides detailed color and clarity specifications and states the diamond's growth method and any post-growth treatments.

LEARN MORE
GIA.edu/lgdr-by-gia



LGDR

LABORATORY-GROWN DIAMOND REPORT
February 16, 2021
GIA Report Number. 6213478953
Identification Laboratory-Grown
Shape and Cutting Style. Square Modified Brilliant
Measurements 5.58 x 5.46 x 3.98 mm

LABORATORY-GROWN DIAMOND SPECIFICATIONS*
Carat Weight 1.50 carat
Color D
Clarity SI1
Cut Excellent

ADDITIONAL INFORMATION
Polish Excellent
Symmetry Excellent
Fluorescence Medium Blue
Inscription(s): GIA 6213478953, LABORATORY-GROWN
Comments: *SAMPLE *SAMPLE *SAMPLE *SAMPLE *SAMPLE
This is a man-made diamond produced by HPHT (High Pressure High Temperature) growth process and has evidence of post-growth treatments to change the color

CLARITY CHARACTERISTICS

KEY TO SYMBOLS
• Crystal
Red symbols denote internal characteristics
Diagram is an approximate representation of clarity characteristics. All clarity

Verify this report at reportcheck.gia.edu

GIA COLOR SCALE

D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
COLORLESS		NEAR COLORLESS		FANTY		VERY LIGHT		LIGHT														

GIA CUT SCALE

EXCELLENT	VERY GOOD	GOOD	FAIR	POOR
-----------	-----------	------	------	------

*This GIA Laboratory-Grown Diamond Report describes color and clarity specifications on the same scale as the GIA Diamond Grading Report for natural diamonds. The specifications do not correlate to nature's continuum of rarity. To learn more about laboratory-grown diamonds, including how GIA differentiates them from natural diamonds, scan the QR code or visit discover.gia.edu/GIA/LGDR

Got Diamond Inventory?

GIA Distance Education

There's no better place to study the art and science of diamond grading than from the experts at GIA. Earn your GIA Graduate Gemologist® or Graduate Diamonds diploma via GIA Distance Education or at a GIA campus to develop hands-on experience with the GIA International Diamond Grading System™ and learn how to detect laboratory-grown diamonds, treatments and simulants. NPA Members save 10% on Distance Education courses.

LEARN MORE
GIA.edu/distance-ed



Learn Diamond Analysis with GIA Experts

Continuing Education

Deep dive into laboratory-grown diamonds in an interactive online seminar taught by a GIA expert. Our laboratory-grown diamond seminars provide essential knowledge for buyers and sellers of laboratory-grown diamonds, so you can feel confident when having responsible conversations with your customers. Available to all, these seminars are offered by the GIA Alumni Association™.

LEARN MORE
GIA.edu/conted-seminars



[CONTENTS]

- 10 Message from the President
- 12 Message from the Executive Director
- 16 NPA Board of Directors
- 18 Message from the GRC Team Chair
- 20 Cliff Notes
- 22 Message from Fran Bishop
- 24 Welcome New Members
- 26 How to Welcome, Not Fear, Technology
- 30 Be Picky when Picking Pawn Software
- 34 The Rise and Resurgence of QR Codes
- 37 NPA Tech Showcase
- 48 State Association News
- 50 Calendar of Events
- 52 Industry Partner Buyers Guide
- 54 People of Pawn – Kevin Prochaska



SELL YOUR FINE JEWELRY & TIMEPIECES

Outright Purchases | By Consignment | Generous Referral Fees



Cartier Ring



Tiffany & Co.
Bracelet



Rolex Watch

We are seeking Fine Jewelry, Timepieces and Luxury Accessories for purchase at The Boutique. As an online shop, The Boutique offers the most-sought after luxury goods available.

On average, HA.com receives 75,000+ worldwide visitors per day, the highest web traffic of any auction house. Ranked in top .005% of most trafficked websites out of 370 million+ sites currently online (SimilarWeb.com).

Heritage Auctions, the largest Auction House founded in the United States, is the optimum partner when looking to move Jewelry, Timepieces, Art, Memorabilia and more.

To learn more about The Boutique, Contact us Today.

INQUIRIES

Brett O'Connor

BrettO@HA.com | 214.409.1650

HA.com/TheBoutique

DALLAS | NEW YORK | BEVERLY HILLS | SAN FRANCISCO | CHICAGO | PALM BEACH
LONDON | PARIS | GENEVA | AMSTERDAM | HONG KONG

HERITAGE
AUCTIONS
AMERICA'S AUCTION HOUSE

THE NPA WILL MAKE A DIFFERENCE FOR YOU

DURING OUR BOARD OF DIRECTORS MEETING in Nashville last September, I visited with Former NPA President, Kerry Rainey, and asked him why he had originally decided to join the NPA and what he would tell other pawnbrokers who have not yet joined. Kerry explained how valuable his affiliation with the NPA has been -- "I used to be a one-store operator and didn't think I could afford the yearly membership dues. Then 25 years ago, I decided to surround myself with people in the industry who were successful and willing to help and share with fellow pawnbrokers. Today I am passionate about the NPA because it changed my entire career. I own six stores and am a mentor to other pawnbrokers just starting out. Trust me - \$50 a month is the best investment you can make in yourself."

NPA Board Member, Lisa Little, added that, "the NPA has moved me from just "surviving" to actually "thriving." I'm glad to be involved in an organization where members helping members is an important part of the experience."

If you attended Pawn Expo in Fort Worth in July, I am sure you had a similar experience. I have yet to attend an NPA event where I did not learn something that has helped to make me a better pawnbroker. Whether in the educational sessions, the formal roundtables or just having a drink with pawnbrokers from around the country, I invariably return home with new and better ideas to apply to my business.

Now, as part of our efforts to continually enhance the value of your NPA membership, your \$50/month membership includes the chance to participate in a monthly Pawnbroker Peer Group (basically a Zoom roundtable). Chairman Beth Anundi and the Outreach Committee have made the formation of these groups a priority so that our members will have a chance to virtually meet with, and learn from, other pawnbrokers throughout the year. Your membership also includes full time email/phone HR support from SESCO, as well as access to Heath Insurance plans, and numerous other benefits you may have not yet used.

The most valuable benefit we offer is the work of our Government Relations Committee. Team GRC constantly works to protect our industry in Washington D.C. and across the country. As I type this, a new Bill extending the Military Lending Act rate cap to all consumer loan transactions has just been filed in the House of Representatives. Last week the CFPB filed a lawsuit against First Cash/Cash America for violations of the MLA. It is vitally important that we have a continued presence in Washington D.C. in order to fight for our industry. As the saying goes, *you either have a seat at the table, or you are on the menu.*

Please make plans to join us for the NPA Legislative Conference in Washington D.C., April 25th-27th. Information, including registration and hotel accommodations, are on the NPA website. Now, more than ever, it is imperative that we let our lawmakers know who we are and, more importantly, who we serve. If there was ever a time to get involved and support your national association, it is now.

Now is the time to surround yourself with the right people. Now is the time to learn from the best. Now is the time to get involved and advocate for your industry and the customers that rely on you.

Can the NPA make a difference for you? Yes, but only if you join!

Sincerely,

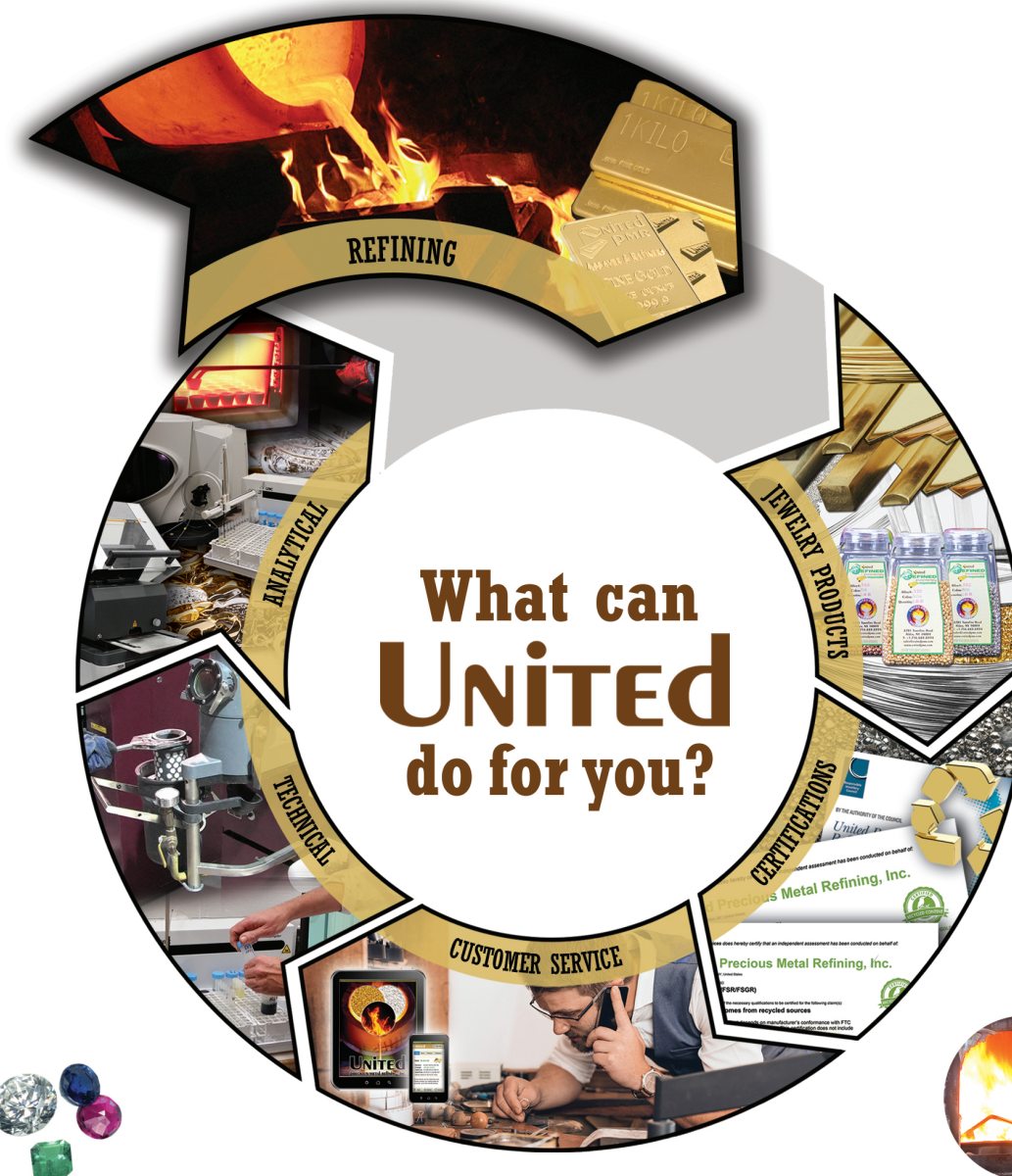
Boyd Naylor

Boyd Naylor
NPA President



A full circle of capabilities...

United PMR is the largest U.S. owned full service refiner, serving the jewelry & pawn industries.



Stone Removal

Non-destructive process, allowing for a safe return on your diamonds & stones.



Jewelry Scrap

Gold, Silver, Platinum & Palladium.



Low Grade Materials

Refining polishings, filings, grindings, bench & floor sweeps for precious metal recovery.

UNITED
PRECIOUS METAL REFINING, INC.

800.999.FINE
www.UnitedPMR.com

EXPERIENCE you can count on • RESULTS you can trust
STABILITY & FINANCIAL STRENGTH since 1988...

Certified as Environmentally & Ethically Responsible



AN APPEAL

DEAR NPA MEMBERS, State Association Leadership and Pawnbrokers Nationwide,

Help us help you further the interests of pawn. It is that simple.

Thirty-five years ago, a group of like-minded professionals passionate about pawn founded the National Pawnbrokers Association. The founders of our great organization were dedicated to advancing the interests of pawn while advocating a unified point of view. No single arm of the NPA demonstrates this effort more than our Government Relations Team.

The GRC team and our Legislative Counsel on the ground in DC work tirelessly to build important and meaningful relationships. They continue to positively influence some of Washington DC's most important decision makers and ensure our voices and concerns are heard when national issues regarding pawn are on the table. In addition, the GRC keeps an ear to the rail regarding pending State legislation. You should be proud of the successful work and support given by your GRC to our Illinois membership in their exemption fight in the latest rate cap legislation.

Threats can come from any and everywhere. That is why there truly is strength in numbers. When we travel to some of our great country's State and Regional Association's trade shows and conventions we sometimes hear from prospective members "We already belong to our State Association. Don't National and State do the same thing?"

No, we don't! We do some of the same things. And we share many of the same interests. But at the National level, we represent ALL pawnbrokers. North to South. Coast to Coast. Even in the great States of Alaska and Hawaii. And I'm proud to say no one else has a team of people as committed to protecting your front doors as we do. Our interests are furthered farther when we get to say we represent all of you. But --our voices get louder when there are more of us.

The politics of the day are ever changing. Both Federal and State fights are on the horizon. The positions we continue to advocate carry more weight with every additional member we represent. If you are not a current member, become one. If you know people hesitant to join, help convince them. If you are already a member, let us know if you would like to do even more to further the cause.

Strength in numbers! It is time to do your part.



With great appreciation,
Kristen Williams





Another Store Sold!

Stallcup Group facilitates the sale of an independent company in Missouri!

January 2020: Stallcup Group, Inc., an Exit Strategy Consulting firm, announced its successful facilitation of the sale of **American Gold Mine, Inc.** AGM, Inc. is an independently-owned business comprised of one pawn shop located in Missouri. Stallcup Group served as the exclusive financial advisor to the seller in this highly successful transaction.

Stallcup Group's thorough analyses of the seller's financial data, and the unique attributes and characteristics of both the company and individual store helped ensure their client achieved all of their selling goals.

Here is what other clients of Stallcup Group have to say about their successes:

"I highly recommend Stallcup Group to sell your business. They act as though they are my business partner. They helped navigate, at times, very treacherous waters and ultimately closed the transaction on my business and building lease. Stallcup group always had my best interest at the top of their agenda. They are second to none with their negotiation and closing process."

– **Dennis Kovac – President, American Gold Mine, Inc.**

"Ultimately, I was most impressed with Stallcup Group's financial modeling, which is extremely sophisticated, and their ability to package information in a way that buyers want to see."

– **Craig McCall, 12 stores AZ/NV**

Why Stallcup Group?

We have more than **34 years of experience** in the pawn shop industry and have closed **over \$245M in transactions** since founding the business in 2009. We are the leader in **Exit Strategy Consulting**, and solely represent pawn shop owners. All Stallcup Group's clients have realized a purchase price increase of 10-50% from initial offer to final closing price.



EXIT STRATEGY CONSULTING

Contact us directly, and let us evaluate the **true value** of your pawn business:

Steve Stallcup
steve@stallcupgroup.com
817.479.3880

STALLCUPGROUP.COM

PAWN TICKETS

For All Pawn Programs

Pawn Tickets

Sales Receipts

Custom Contracts

Laser • Dot Matrix • Manual

GM & Jewelry Roll Labels

Promotional Items

800-531-5234

WWW.BURRELLPRINTING.COM

BURRELL

Three Time NPA Associate Member of the Year.

FFL GUN & AMMO DEALERS

Credit Card Processing

- Free Merchant Account Set-Up
- Virtual Terminal
- Secure Gateway
- Fastcharge.com & ePN Friendly
- Process Sales from Website
- Works on Gunbroker.com



ElectronicTransfer, Inc.


800-757-5453 | electronictransfer.com



ETI is a registered ISO of Merrick Bank, South Jordan, UT

National Pawnbroker

- KRISTEN WILLIAMS**
Executive Director
kristen@nationalpawnbrokers.org
- MARY KATHERINE MOORE**
Director of Marketing and Communications
mk@nationalpawnbrokers.org
- JODY KUDLESS**
Director of Business Development
jody@nationalpawnbrokers.org
- CHRISTY NORCROSS**
Events Director
christy@nationalpawnbrokers.org
- MARK CAMPANALE**
Digital Communications Manager
mark@nationalpawnbrokers.org
- VERONICA COSTANZA**
Business Development Associate
veronica@nationalpawnbrokers.org
- AMY KEHOE**
Administrative Assistant
amy@nationalpawnbrokers.org



National Pawnbrokers Association

Mailing Address:
P.O. Box 420 Victor, NY 14564
Phone: 817-337-8830

National Pawnbroker is the official publication of the National Pawnbrokers Association (NPA) and is published quarterly. No part of this publication may be reproduced without the written consent of Kristen Williams, NPA Executive Director. Sale or distribution of any or all of the contents of this magazine is prohibited. All rights reserved. For more information on advertising or to obtain additional copies of *National Pawnbroker*, call 817-337-8830 or send an email to info@nationalpawnbrokers.org.

EDITOR'S NOTE: This publication is designed to provide accurate and authoritative information on the subject matter covered. It is provided and disseminated with the understanding that the publisher is not engaged in rendering legal or other professional services. If legal advice is required, the services of a competent professional should be sought. Expressed opinions are those of the author and do not necessarily reflect the views of ownership.

©2007-21 National Pawnbrokers Association: PO Box 420, Victor, NY 14564 (817) 337-8830
NationalPawnbrokers.org



MIRC

YOUR ONE STOP SHOP

FOR QUALITY INSTRUMENTS & ACCESSORIES




- ### WIDE SELECTION

Save time - purchase from one source.
- ### QUALITY

Refurbished & New Instruments.
- ### RETAIL READY

Just unbox and sell.




MIRC

209 Gothic Court, Suite 104 Franklin, TN


NASHVILLE

GUITAR WORKS

MIRC, LLC is:



(615) 771-7135



FRANKLIN GUITAR WORKS

The Music Retail Show

Visit www.mircweb.com/pawn

BOARD OF DIRECTORS



Boyd Naylor
PRESIDENT
Bali Credit Corp
San Antonio, TX



Kerry Rainey
*IMMEDIATE PAST
PRESIDENT*
Bayou Pawn &
Jewelry
Hammond, LA



Douglas Braswell
VICE PRESIDENT
Braswell & Son
Pawnbrokers
Little Rock, AR



Chad Carter
SECRETARY
Chad's Pawn Shop
Lake Charles, LA



Michael Goldstein
TREASURER
Empire Loan
Boston, MA



Kristen Williams
*EXECUTIVE
DIRECTOR*
National
Pawnbrokers
Association
Victor, NY



Beth Anundi
Capital Pawn
Salem, OR



David Ashe
La Familia Pawn
and Jewelry
Maitland, FL



Robert Barnett
Elk River Trading
Company
Fayetteville, TN



Bill Dawson
LDPM, Inc
Morrisville, NC



Jay Dunbar
Superior Pawn
& Gun
Hampton, VA



Lisa Little
Fieldstone
Jewelry
and Pawn
Conyers, GA



**Christopher
McCarthy**
Lowell Pawn
Lowell, MA



Randi Butterfield
Big Dog Pawn
West Jordan, UT



Johnny Whiteside
Kendale Pawn Shop
Sanford, NC

RAPAPORT[®]

DIAMOND AUCTIONS

THE CASH MARKET FOR DIAMONDS



SELL YOUR DIAMONDS IN OUR UPCOMING AUCTIONS

JANUARY 18-26	MELEE	NEW YORK & DUBAI
JANUARY 19-31	SINGLE STONE	NEW YORK & ISRAEL
FEBRUARY 16-28	SINGLE STONE	NEW YORK & ISRAEL
FEBRUARY 22 - MARCH 2	MELEE	NEW YORK & DUBAI
MARCH 16-23	SINGLE STONE	NEW YORK & ISRAEL

Now OFFERING
IN-HOUSE PREMIUM BOILING SERVICES FOR ALL DIAMONDS



CONTACT US TO LEARN MORE & START SELLING TODAY

PAWN IS BIPARTISAN

WE NEED YOUR HELP TO TELL THE STORY

YOUR GOVERNMENT RELATIONS COMMITTEE continues to monitor issues that have the potential to impact our business. Senate rate cap legislation is probably the most consequential. As of this writing, there has not been similar legislation filed in the House. However, we do expect that to change.

On the federal level, threats come not only from legislative actions, but from administrative and regulatory initiatives as well. New leadership at the CFPB has demonstrated a determination to reverse the prior administration's efforts to diminish their power. In either case, whether it be actions by a regulatory body or potential legislation, the GRC's success in defending our position is dependent on us. By **us**, I mean Every Pawnbroker in this Nation.

We have a significant role in the process. Someone said that you want your elected officials (local, state and federal) to know you before you need them, not when you need them. Regardless of the current environment, you can make positive impact for the industry (and your business) by getting involved. Your Members of Congress are always raising money. Contributions just tend to improve their hearing. You can write letters and participate in campaigns by volunteering. I encourage you to reach out to your Senators and Representatives and to make appointments with their offices. They all have local hours when they are not in Washington D.C. If you can't meet with the actual Member of Congress, visit with their staff. It's their job to keep the 'boss' informed. The important thing is that you make the effort.

Our plans for the spring are to make our way to Washington D.C. for the Legislative Conference. This is a great opportunity to meet your legislators, see the Nation's Capital and get to know your fellow pawnbrokers. Regardless of whether you can attend the Legislative Conference, becoming engaged, physically, financially, or both **before** an issue emerges is better than trying to do it when the issue has already surfaced. Like the old saying goes, an ounce of prevention is better than a pound of cure. The April 25-27, 2022 dates for the Legislative Conference and Board Meeting are on the NPA website under the Events tab. Additional information will be available soon after the first of the year, so mark your calendars now.

Bill Dawson

Bill Dawson
Government Relations Committee Chair



STRENGTH IN NUMBERS

NPA 2022 LEGISLATIVE CONFERENCE & BOARD MEETING

APRIL 25 - 27, 2022

APRIL 25 NPA BOARD MEETING
APRIL 26 - 27 LEGISLATIVE CONFERENCE

**EMBASSY SUITES HOTEL CRYSTAL CITY,
ARLINGTON, VA**



PAWN IS BIPARTISAN

WE NEED YOUR HELP TO TELL THE STORY

THE ATMOSPHERE IN D.C. remains politically divisive and partisan. The number of policy issues and positions to consider and address is a daunting task for your Members of Congress. Each party and chamber is constantly maneuvering for control in an effort to pass competing legislative priorities. However, the one constant that I am humbly reminded of is PAWN IS BIPARTISAN.

I had the occasion recently to enjoy an intimate meal with a high-profile Member of Congress, who I had only known superficially for many years. This Member often is viewed as a lightning rod in that many people praise this Member, while others viscerally feel the opposite. That said, I had the opportunity to share my involvement in representing the NPA which, to my pleasant surprise, resulted in a strong connection with this Member who explained their knowledge of pawn and the importance of pawn in underserved communities. This Member knew a local pawnbroker and spent time educating me about how pawn is essential. In thinking back, why was I surprised? I was reminded then and am reminding readers now that PAWN IS BIPARTISAN, and pawn has a great story to tell!

Pawnbrokers know what they do each and every day to help people. Pawnbrokers serve consumers of all backgrounds, regardless of race, gender or party affiliation. You know what you do, but do your elected officials understand and appreciate the significance of pawn like the Member I mentioned? If not, they need to. In my outreach I always underscore the following: pawn is unique compared to any other financial service providers; pawn is non-recourse; pawn is safe; pawn is highly regulated by federal and state laws; pawn does not put consumers in a cycle of debt; pawn has few complaints; pawn was exempt from the CFPB small dollar rule under the Obama Administration; pawn is a safety-net; and pawn works with Democrats and Republicans.

As NPA members are aware, the legislative and regulatory actions being considered in D.C. can have life-changing outcomes on your business. There is pending rate cap legislation and potential rule making from the CFPB that could impact pawn. The good news is pawn is not a focus of policymakers, but we often get swept-in. Accordingly, the NPA continues to work diligently to ensure favorable outcomes for pawn, and we know our best hope for success is NPA members sharing the pawn story. This recurring theme is evidencing progress as connections with Congress and their staff are growing. However, relationship management is a continuous process. Please contact the NPA with questions and to receive background information that can be shared in your outreach.

Cliff Andrews

Cliff Andrews
Capacity Advocates, LLC



Shop Renata® From Stuller



Shop now at
[Stuller.com/Renata](https://www.stuller.com/Renata)

Let us keep you running through the holidays and all year long with Renata Batteries. Stuller offers a complete selection of 0% Mercury Silver Oxide and lithium batteries for all your customers' needs.



STULLER

Stuller.com
800 877 7777

TIPPING THE SCALE

Which do you prefer...a seat at the table or to be on the menu?

Following up on the theme of my previous column, *Pull Your Weight*, I want to extend my sincere appreciation to the NPA Members who tipped the scales with winning auction bids at Pawn Expo. Everyone enjoyed the food, fun and fellowship while the silent auction bid sheets filled.

The mechanical bull stayed busy. Many pictures in western garb were taken. Live music and line dancing, and much more, was enjoyed by all. Lots of fun led up to our own Colonel Greg Engstrom taking center stage with live auction items and experiences that brought out spirited and competitive bidding from attendees.

When the final gavel fell, the proceeds supporting the NPA PAC numbered more than in recent years. This supportive spirit continued throughout Pawn Expo with more contributions. This is what allows the NPA to have a seat at the table and influence the menu in D.C. Despite the current pandemic limitations, that is what your Team GRC is doing.

Many times, throughout the years, I have been asked which side of the aisle we are working. My answer has always been, and still is, "The middle, as there is no side when you need everyone's help." We are pawnbrokers and we loan on the item, regardless the name of its owner. So, we have no problem applying that same principle to those legislators identifying as red, blue, purple, green or pink polka dotted.

It was regrettable, yet unavoidable, to cancel the September, 2021 NPA Legislative Conference. The date has been rescheduled for April 25-27, 2022, so put it on your calendar. Meanwhile, the NPA's work in Washington D.C. on behalf of the pawn industry continues, together with your efforts, in reaching out to your Members of Congress back in the district and state.

Once again, we thank you for your support.



Fran Bishop
NPA Government Relations Liaison



"...I HAVE BEEN ASKED WHICH SIDE OF THE AISLE WE ARE WORKING. MY ANSWER HAS ALWAYS BEEN, AND STILL IS, "THE MIDDLE, AS THERE IS NO SIDE WHEN YOU NEED EVERYONE'S HELP."

FlexShopper[®]

A New Way to Pay

FlexShopper gives your customers another way to pay for the items they want and need today with no money down¹



Increase Sales

Your customers can use FlexShopper to purchase jewelry, electronics & more!



Increased Average Order Values

Customers can be approved for a spending limit of up to \$2500 in minutes



FinTech Solutions

Our web-based portals and text-to-apply processes are turnkey to get you set up quickly

Start Offering Lease-to-Own² Today

sales@flexshopper.com | business.flexshopper.com/merchants

1. An initial security deposit and/or payment may be required.

2. We use the terms "lease," "lease agreement," "rental-purchase agreement" and "agreement" the same. (We usually use the term "Lease.") Under your Lease, you can: (a) make 52 weekly payments or exercise an Early Purchase Option to acquire Ownership of the rented goods or (b) rent the goods for at least the initial term and then end the lease when you want by making all required payments and returning the goods. In NC, the final payment required to purchase the rented goods will be an amount greater than 10% of the Cash Price.

WELCOME NEW MEMBERS



AV Diamonds	Amin Samnani	Houston	TX
B.G. Loan & Jewelry Co., Inc.	Susan C. Smith	Bell Gardens	CA
Concordia Pawn & Gun Shop, LLC	Finley Hootsell	Vidalia	LA
Eyeson Digital LLC	Roberto Doering	Miami	FL
EZ Cash Pawn	Jenna Pope	Dunn	NC
Get Beyond	Ryan Harvey Upton	Tulsa	OK
giftcash.Inc	Christine Whalen	Las Vegas	NV
GunBroker.Com	Jay Zwitter	Atlanta	GA
Heera Moti, Inc.	Ishaan Sadwani	New York	NY
Heritage Auctions	Kristen Schultz	Dallas	TX
Jarrold Perry	Jarrold Perry	Roslyn Heights	NY
Let's Make A Deal Pawn & Gun	TJ Arthur	Colorado Springs	CO
Mills Jewelers & Loan	Danny Zlotowicz	Camarillo	CA
MIRC, LLC	Ian Harrold	Franklin	TN
Oakland Coin & Jewelry Exchange	Cain Adolphson	Oakland	CA
Pawn and Jewelry Place of Boca Raton, Inc	Barry Schechter	Boca Raton	FL
Pawn Plus Loans	Tiffany Canterberry	Lumberton	NC
Pawn Shop Outlet	Greg & Matt DeSouza	Pleasantville	NJ
Perfect Jewelry LLC	Parag Jain	New York	NY
Pleasant Pawn Shop	Asmar Akman	Worcester	MA
Princess Anne Pawn	Todd Meyers	Virginia Beach	VA
Quick Cash Pawn & Jewelry Inc	James Ronk	Taylorville	IL
Savannah Ridge of Vernon, Inc.	Tonya P. McKee	Leesville	LA
SHR Precious Metals, Inc.	Steve Hartz	Davenport	FL
Smart Financial	Ben Foster	Atlanta	GA
State Gold Buyers and Loan Company	Gary Goldman	Newark	NJ
Tikino Pawn & Gun	Kim Robin Noll	Dade City	FL
Top Dollar Pawn, LLC.	Brian K Crowder, Sr	Lexington	KY
T-Town Jewelry and Pawn	Dean Swaim	Troutman	NC
Upstate Coins & Gold	Laura Hogan	Centennial	CO

Put your cameras to work for you. Improve your pawnshop security, profits and customer service!

Eyeson 360 transforms your existing security cameras by adding revenue opportunities and peace-of-mind for customers, staff, and your family.

MyEyeson Cloud Dashboard

Your cameras integrated with POS data for the fastest video playback ever. Loss prevention and business metrics for pawnshops of all sizes.



Burglar Alarm with Video Verification

Sleep well! Every alarm is verified by live video. Avoid unnecessary police dispatches and calls at night.



AI Fence

AI-based perimeter intrusion detection keeping burglars, trespassers and vandals away from your pawnshop.



e-Buzz

Fast and efficient internal communication and emergency alert response.



Cloud Guard

Real time emergency response from seasoned security operators.



Cloud Vault

Affordable and efficient award-winning cloud video storage technology.

eyeson 360

And more:

- Cloud Access Control
- Expert System Design
- Fast and Efficient Technical Support
- System Health Alerts
- Face Recognition and Body Temperature Detection
- POS Audits and Investigations



Pawn Software Data Linked to Video Footage

Special discounts for NPA members

Cost savings will more than pay for your NPA membership!

Schedule an **online demo** to learn how Eyeson 360 will help you lead a better life!





HOW TO WELCOME, NOT FEAR, TECHNOLOGY

BY BOB PHIBBS, THE RETAIL DOCTOR

I overheard a story the other day about a retailer banishing a customer for scanning their item with their iPhone. The shop employee figured they were price-checking on the Internet and wouldn't allow the customer to continue. That is ridiculous.

People often fear what they don't understand. Maybe that's why so many mom & pop retailers STILL don't have a website. I don't think this internet thing is going away.

One of the apps I use on my iPhone is the built-in scanner so I can scan any bar code. Many times, there is no one around when I have a question about a purchase. I can bring up the application, scan the bar code, and find the information online instantly.

Ban the iPhones and Androids and you could upset those most able to purchase your products. Can the newest applications price compare? Certainly, but the sale is still yours to lose.

Amazon has an app that allows you to take a photo, send it to Amazon with optical recognition software, and within a few minutes, it messages the user that it found the item and it can be purchased immediately.

Is that scary? Maybe.

What opened the door to all of these shopping apps? Businesses that cut labor, didn't train employees what features and benefits the products have, hiring employees who don't use the technology or products the retailer carries,

and customers were not willing to "try to find someone."

The sale is yours to lose.

How to deal with the app user?

1. Welcome and engage them. "I see you're using one of the new shopping apps. How do you like it?"
2. Ask to see what the net shows about your product.
3. Fill in the details that the net doesn't have about your product. Anything to beware of? Something that makes it better? Have you used it personally and found a trick? What's the story only you know about the pawn? Now's your chance.
4. Create a compelling reason for them to buy it from you now: no waiting, no shipping fees, no surprises, nothing like it just for them. You're not a museum, you're a store.
5. Thank them for educating you about their mobile device.

My advice for those of you who fear this technology? Buy one yourself so you know what you are talking about, fearing, and worrying about. Stop calling your buddies with the loser's limp, "They get all the information from me, and then buy it online."

Look in the mirror. The reason they didn't buy is because of you. Drop the anger and fear and embrace the technology.

Retail isn't going to get any easier, you might as well seize the day so you can capture all of the business that walks in your door; not just what you are used to.

If you'd like help with that, consider my online retail sales training program, SalesRX.com

getbeyond

Your Business is Our Business.

Streamline payments and operations with the fastest growing company in the industry. Beyond provides transparent pricing, flexible contract terms, and 24/7 local support.

Tailor our comprehensive business solutions to your needs:

- Payment Processing
- Payroll and HR
- Point-Of-Sale
- Business Capital
- Industry-Specific Solutions



Simply by doing business with us, you contribute to expanding the educational opportunities for young people throughout the country—at no additional cost to you.

Visit getbeyond.com/give-back.

Ryan Upton
ryan.upton@getbeyond.com
210.550.4783

getbeyond.com

INTRODUCING THE NEW SHERLOCK HOLMES 3.0

Lab-Grown Diamond Detector

by YEHUDA

The Sherlock Holmes 3.0 has the same
100% detection rate as the SH 2.0

- Checks **18 rings** at a time! -

- Easier to work with!
- Improved UI and **folding screen**. -

- **Numerous sensitivities** for a
- much better analysis of the results. -

Eight Times Magnification!

- A 0.005ct. (1mm) diamond looks like a 2ct. diamond (8mm)
- on the screen making detection of the smallest diamonds
and simulants very easy. -

- Internal **Long UV** test to reduce false positive results. -

- **Easier and better** simulants detection. -

- Easy to Transport (**bag included**) -

- Automatic software **update via Wifi**. -

- Ability to **save results** directly to your
Google-Drive or memory stick **and more!** -



Y
YEHUDA

SCIENTISTS INVENTORS INNOVATORS

Only \$6,745 USD





BE PICKY WHEN PICKING PAWN SOFTWARE

BY ROBERT BARNETT

ANYTIME PAWNBROKERS GATHER, the conversation eventually turns to the age-old question, "Which pawn software does your pawn shop use?" This question elicits a realm of emotions. Some shop owners will release a tirade of issues with their current software provider. Others will boast how their software has positively changed their way of daily processes and greatly enhanced their store's profitability. Still, others only use a small portion of the features that their pawn software offers, and the users are content with their chosen software.

There are many different software choices available for the independent pawnbroker. Two of the most popular choices are Data Age Business Systems' Pawnmaster and Bravo Systems' Bravo Pawn Software. Other well-known pawn software choices include PawnMate, Dazzle Pawn, and Hi-Tech Pawn, each with many devoted users.

Local or Cloud?

An important differentiation between all software packages is that some are local server based, and others are cloud based. A local server setup requires the pawnbroker to have

a data storage server on their premises, and all their data is stored in-house. Cloud-based software allows users access to software applications that run on shared computing resources via the Internet.

How is your Internet Connection?

Cloud-based software (also called Software as a Service, or SaaS) alleviates much of the obligation of the pawnbroker in server maintenance, software updates and data storage issues. A limiting factor of cloud-based software is that your pawnshop must have a constant working broadband internet connection to be able to process pawn loans and payments. In the past, a constant, reliable internet connection was not always available, especially for those who were located in rural areas.

However, broadband availability has greatly expanded in the past several years through many different sources, such as utility companies, cable companies, mobile phone carriers and satellite internet providers. A multi-WAN router, such as those from Cradlepoint or Peplink, allows you to combine multiple internet sources to maintain connection to a



**COMPREHENSIVE PAWN SHOP SUPPORT
ALONG WITH HIGH-LEVEL ONE ON ONE
ONLINE TRAINING PROGRAMS WITH CERTIFICATIONS
ALL CUSTOMIZED FOR EACH INDIVIDUAL CLIENT GLOBALLY**

We specialize in Pawn Shop operations, all levels: single store, multi-store, focus on personnel development & training (entry level/managerial), compensation programs, comprehensive financial metrics, core store operational proficiencies & procedures, professional recruitment, valuations, mergers & acquisitions, and SO much more.

See what our clients World-Wide have experienced with our group of professional consultants and support teams!

**PAWNSHOP
CONSULTING
GROUP**

WWW.PAWNSHOPCONSULTINGGROUP.COM
JERRY@PAWNSHOPCONSULTINGGROUP.COM
954-540-3697



PAWNTRAIN

WWW.PAWNTRAIN.COM
ALAN@PAWNTRAIN.COM
904-343-9867



software's cloud-based server. Should one of your internet provider connections become disrupted, the router will automatically switch to one of your remaining functioning internet providers and provide your pawn shop with a nearly unbreakable connection to the internet.

Personal Server

Traditionally, on-premises, server-based, software does not generally require a constant broadband connection. This allows the pawnbroker to continue to make loans and process payments, even during a broadband network interruption. However, the pawnbroker is responsible for the on-site server maintenance, data backups and updating the terminals as software updates are released by the software vendor.

There are several different factors that a pawnbroker must consider when choosing their software package. If choosing local storage, do you have a secure space for your server, and do you have someone on staff with the technical expertise to maintain the server, or do you have a local computer service company that can regularly assist you with maintaining the server and data backups? If you're considering cloud-based, are there multiple broadband internet providers available in your area?

Take the Test Drive

All pawn software vendors gladly offer demonstrations of their software. Their salespeople will show you all the important features of their software and provide an overview of how their software will directly benefit your business. The software vendors will also provide you with contact information for several of their current customers. This will allow you to contact a pawnbroker who uses this software in their pawn shop's daily operations. If the user is close enough to you, it would be wise to visit their store to see the software in use. Watching the software during an actual pawn transaction is a great learning experience that cannot be replicated in a sales presentation.

Ask Your Colleagues

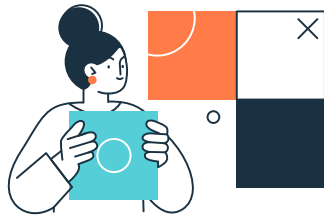
Most importantly, don't forget to ask multiple pawnbrokers their opinions of their software. Especially when you're attending an event such as the NPA's Pawn Expo, as the diverse of pawnbroker attendees can provide their experience with software as it relates to the specific needs of their shop. Some software may be better suited to their style and type of inventory and pawns, such as firearms and tools versus other software that is more suited to loans on art masterpieces and certified large diamonds.

Robert is the owner of Elk River Trading Company in Tennessee and specializes in firearms, jewelry, and pre-owned luxury handbags. He is a second-generation pawnbroker who has worked in the industry for nearly 30 years. Robert currently serves on the NPA Board of Directors.

TIPS FOR SELECTING SOFTWARE



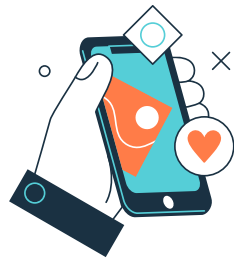
1. RESEARCH THE COMPANY. This is the top tip from both Bravo and PawnSnap. Reviews are easy to find on the internet. Bravo also suggests that you read employee reviews of the company. You can find these on GlassDoor.com



2. COMPARE APPLES TO APPLES - Make a list of all the items you want information on and ask every single vendor the same questions about how their system handles your concerns.



3. TRY IT OUT. PawnSnap says to make sure you try out a full working demo. Don't just watch a salesperson demo it for you. Get a sandbox to play in.



4. TALK TO YOUR COLLEAGUES. Instead of asking which one they use or like best, ask about how the vendor responded to problems and how long it took to resolve. Ask about how long it took to get employees trained and what training support you received from the vendor.



UPSTATE

COIN & GOLD

As a leading nationwide wholesaler, Upstate Coin & Gold strives to provide the tools to drive growth in the precious metals industry through customized, integrated solutions.



BULLION TRADING

Upstate Coin & Gold is a competitive wholesale bullion dealer making a two-way market in gold, silver, platinum and palladium coins and bars. We offer a wide inventory and fast shipping. When selling to us, you can always count on fast payment.

TRADING MADE SIMPLE -

Call our friendly trading desk from 9am - 8pm ET or trade online 24/7 on PlatformGold™

PLATFORMGOLD™ ONLINE TRADING

- Buy & Sell in just a few clicks
- Complete transaction history
- Confidential drop shipping services
- Connect our catalog to your website via API

REFINING

Upstate Coin & Gold refining division offers quick and accurate settlements of scrap gold, silver and platinum! No matter what the lot size is, we guarantee a speedy turnaround and full transparency of your assay. We utilize state-of-the-art technology to ensure 100% accuracy every time.

FAST PAYMENTS WITH 24-48 HOUR TURNAROUND

SETTLE WITH WIRE, ACH, OR TRADE FOR BULLION

DIAMOND & STONE RECOVERY AVAILABLE

PRECISION FIRE ASSAY & XRF ANALYSIS

SHIPSECURE™

Our comprehensive shipping and insurance program, ShipSecure™, provides complete peace of mind to your logistics needs. When you use the ShipSecure™ program to ship your packages to us, your shipments are covered 100% from the first dollar with no deductible. Our simple online Click-Print-Ship label creation system saves you time and money. Go to www.upstatecoins.com/shipsecure to learn more!

Call today: 315.637.1300 | www.UpstateCoins.com

OUR PROMISE TO YOU

For over 40 years, Upstate Coin & Gold has built its reputation as a trusted business partner based on integrity, honesty and transparency. Everyday we strive to leverage our innovative products and services, agility and customer responsiveness to build long-term relationships with our valued trading partners.



THE RISE AND RESURGENCE OF QR CODES (AND WHAT TO DO WITH THEM)

BY MARK CAMPANALE



a QR Code that sits on your register or counter that customers can scan. Create a landing page that is a simple form that collects the information you need to start a robust database.

"I want an Oompa Loompa now!" ~ Veruca Salt

AS MARKETING AND PROMOTIONS have changed throughout history, one factor remains constant: consumers want products and product information NOW. They want to read reviews, compare costs, see alternative options, see product pictures, and make a purchase IMMEDIATELY. No one wants to go from store to store, website to website, in search of these features when they are ready to make a purchase.

QR (quick response) Codes are your best, cost-effective and most efficient, way to give your customer base what they want, and when they want it (which is NOW) - and they are everywhere. Manufacturers use them to track inventory; businesses use them to promote products and services; event promoters use them to capture attendee info. Walk into any restaurant, and most will have a QR Code on your table that reads, "Scan here for menu."

The QR Code allows for information to be delivered to the consumers when they want it - which is NOW. QR Codes take searching out of the equation; gone are the days of typing in an entire URL on your phone in order to "quickly" access information. We simply open our phone's camera, hover over the code, and up pops a link.

Here are 5 ways Pawnbrokers can use QR Codes:

1. QR Codes Can Save You Some Serious Cash (and Reduce Your Carbon Footprint)

I figured I'd start with a two-fer, and besides, how can you go wrong saving money and the planet at the same time? Let's say you have a poster hanging in your window of current in-store deals. These items can change all the time, right? Today you could be promoting gaming consoles and sneakers, but as inventory shuffles, you might want to change your promos to push guitars. Printing multiple iterations can be expensive, as well as wasteful. With the QR Code, you can set up a landing page of current promotions that are subject to change and can be easily updated. The poster can read, "Scan the code to view our current sale!" That poster can stay up year-round, while the landing page updates as needed.

2. Capture Customer Information

Do you have a newsletter or a promotional e-mail? Create

3. Promotions, Survey, Loyalty Programs - On Your Receipts!

Receipts are great real estate for any type of custom message. When I worked in the financial industry, I didn't waste any valuable space to market our products and services. Everyone gets a receipt with a transaction, so why not use this space? Because QR Codes can link to virtually anything you want, you can place them at the bottom of your tickets/receipts to run a customer-only promotion, link to a loyalty program, and even a link to a survey. The US Post Office uses QR Codes for customers to scan and fill out a survey based on their experience. After the customer submits the survey, they are entered into a drawing to win \$5,000 - what a great INEXPENSIVE way to capture customer feedback!

4. Compare Products In Real Time For Your Customers

Have you ever found something you really want to buy, and then headed off to the interweb to search for comparable/competitive prices? Let's say a customer finds a pair of sneakers in your store, picks them up, checks out the price, and puts them back, only to leave your store to look them up online to try to find a better price. What if you did the research for your customers? Have a sign that reads, "Scan our QR Code to compare this product online!" Simply create a page on your website with search results for these sneakers and link it to a QR Code. By doing the research for your customers, you build trust. You've given them back time. You've helped them to make a decision, and also, have become a one-stop shop for them.

5. Future Purchases (AKA, Keep Them Coming Back!)

Sometimes our customers don't find what they are looking for. Furthermore, they don't say anything about it and leave empty handed. To counterbalance this, create a sign that reads, "Can't find what you're looking for? Send us your list!" Create a QR Code that brings them to a form on your website where they can submit their wish list.

Finally, make sure your employees know how to use QR Codes. Your employees can easily increase customer engagement by opening their phone cameras and showing your customers just how easy they are to use.

If you are currently using QR Codes in your store/marketing, let us know! Send an email to digital@nationalpawnbrokers.org (and pictures if you have them), and we may feature your story on People of Pawn!

Mark Campanale is the NPA Digital Communications Manager and has spent 28 years championing the customer experience in both the financial and entertainment industries, including Disney.

STONE DIGESTION

REMOVAL & RETURN

GEIB REFINING CORPORATION
399 KILVERT STREET, WARWICK, RI 02886

PETER B. SPECTOR
SENIOR NATIONAL ACCOUNT MANAGER
401.595.4516
800.228.4653 (GOLD)
FACEBOOK: @GEIBREFINING

JAGi

Send 12 items, get the 13th free!

CardCert Jewelry Appraisal

Watch ID Card

Designer Jewelry Authentication

Diamonds are hard. We can help.

Offer valid for CardCert jewelry appraisal service only. Up to 5 free appraisals per order. One time use only. Use promo code: **WINT2021**

jagilab.com | 4502 University Ave. #103, San Diego, CA 92105 | 619-269-6729
@jagilab

PAWNEXP022

BACK to the FUTURE

SAVE THE DATE TO COME BACK TO
LAS VEGAS AND SEE THE FUTURE OF PAWN!
**EARLY BIRD REGISTRATION
OPENS JANUARY 12**

TESTIMONIALS

It was great to see everyone
at Pawn Expo and once again
learn from the brightest and the
best. Looking forward to next
year. Much appreciated!

-Ben Levinson
Dynasty Jewelry and Loan, LTD.

I thought the expo
was epic and very
well done.

-Jeff Wilhelm
National Pawn

CONGRATULATIONS on an amazing Expo! Boy, did
we all enjoy ourselves! Great job to all of you! I'm
sure you will be hearing many compliments.

-Roberta Suarez, Houston Pawn

I enjoyed the Young Professional's lunch
and made several friends through that. It
was a fantastic convention throughout.

-James Savoldelli
King's Jewelry and Loan

NPA TECHNOLOGY SHOWCASE

As a pawnbroker looking to stay competitive, technology can improve both the customer and employee experience, offer business intel to help you make informed decisions, and protect your business from liabilities. We are pleased to share with you different types of technology solutions from participating NPA Industry Partners. Be sure to visit their websites for more information!

Support the vendors that support the NPA and the pawn industry! These highly qualified NPA Industry Partners offer expertise and specialize in all things pawn.

Use the QR Code to go to the Vendor Marketplace for more NPA Industry Partners in more categories to help you run your business.

TECHNOLOGY SHOWCASE ADVERTISER INDEX

- 38 Bravo Store Systems
- 39 Eyeson Digital LLC.
- 40 FlexShopper LLC.
- 41 Gemological Institute of America, Inc. (GIA®)
- 42 Get Beyond
- 43 Kassoy
- 44 PawnTrain LLC. / Pawnshop Consulting Group, LLC.
- 45 Podium
- 46 Yehuda



Bravo offers a robust suite of products and professional services including point-of-sale software, digital 4473 software, mobile applications and eCommerce products, all of which are developed with thoughtfully engineered architecture, intuitive UI, sophisticated native integrations and first-to-market features that drive near-immediate return on investment for customers.

Bravo Systems is the parent company to Bravo Platform, E4473, Usedguns.com and Buya.com. Bravo Systems specializes in providing software solutions and services to underserved markets, including firearms and niche retail industries. Since the company's inception more than a decade ago, Bravo has had a singular mission: to be the catalyst for advancement in the industries it serves.

WHAT PROBLEMS DO YOU SOLVE?

Bravo Eliminates Costly Manual Work

Whether a pawnbroker operates one store or one hundred, Bravo is built to support customer needs. Automations replace manual admin work so teams can focus on customers and revenue-generating activities like writing loans and selling.

Bravo Eliminates the Need for Multiple Systems

Everything a pawnbroker needs to do their job well lives in one place. All daily tasks, employee communication, customer interactions, marketing campaigns, eCommerce sales, accounting and financial operations, and reporting are performed and managed through a single, integrated platform.

Bravo Eliminates Blind Spots

Bravo is the only solution that provides a centralized hub for all information and data. This means pawnbrokers can see how their business is performing from company-wide view all the way down to an employee-level. It's never been easier for pawnbrokers to see where their business is doing well and where they need to improve.

WHAT MAKES YOUR SOLUTIONS UNIQUE?

Ease of Use

Pawnbrokers can train faster and retain top-notch talent with tools that make even the newest employee productive in days. Built-in reporting makes understanding business performance and identifying areas for improvement easier.

Higher Quality Conversions

We've never met a software we couldn't convert. To date, our team of experts has successfully executed hundreds of data conversions from fifteen known formats and vendors including PawnMaster Classic, PawnMaster Ignite, PawnMate, Dazzle, PawnSoft, SuperPawn and many more.

Superior Technology

100% uptime. No system outages or costly downtime. Bravo technology was developed with a sophisticated and flexible architecture, enabling continual releases of first-to-market enhancements and integrations. Our technology enables agility so customers can adapt as quickly as the industry changes.

Outstanding Customer Support

Bravo's team of experienced and highly knowledgeable Support Specialists is available to answer questions, troubleshoot issues and share best practices and technical know-how that help customers harness the power of their Bravo solutions. We're proud to share our Customer Satisfaction Score (CSAT) of 96.

Increased Flexibility

Customers can easily add the features they need (like mobile, eCommerce and more) and not the ones they don't.

Innovative Roadmap

Bravo operates with transparency by sharing product and service roadmaps with current and potential customers, and honestly representing our current and future capabilities. Bravo has a proven track record of delivering first-to-market features on time and without bugs. We don't sell vaporware.

Electronic security, surveillance and software development company with 20 years of experience servicing pawnshops and other high-risk industries throughout the Americas. We are a dedicated team with a mission of helping pawnbrokers lead more protected, productive and prosperous lives.

WHAT PROBLEMS DO YOU SOLVE?

We help pawnbrokers operate one or many stores with security, peace-of-mind, and prosperity. Our system allows pawnbrokers to do three very important things:

1. Have full accountability of everything that happens in their pawnshops. We eliminate any doubt related to events that happens in the store.
2. Create a business culture in which the owner or upper management presence is felt at all times in a positive manner. Staff is encouraged to perform better through positive reinforcement based on video footage of in-store events.
3. Operate with the upmost security and safety. We bring to independent pawnbrokers the highest level of security, based on the most advanced technology, at a price any company can pay for. We make it available and affordable to small businesses security tools usually available only to large corporations.

WHAT MAKES YOUR SOLUTIONS UNIQUE?

Our systems and services are made specifically for the pawn business. We know more about pawn operations than any other electronic security company in the world. We are the **ONLY** complete solution for pawnbrokers offering POS integration to video, business intelligence, remote support, expert system design, remote monitoring, proactive emergency response, and in-store silent communication systems.



Bravo Platform
Point of Sale • eCommerce • Mobile

BRAVO STORE SYSTEMS, 1865 Village Center Circle Las Vegas, NV 89134 | BravoStoreSystems.com | 888.407.6287



YESON DIGITAL, LLC | 64 NE 1st Street, Miami, FL 33132 | Contact: Roberto Doering
info@eyeson.biz | www.eyeson.biz | 305-808-3344

FlexShopper provides alternative sales and marketing services for our partners in the pawn industry. FlexShopper provides a \$0 down, “no credit no credit needed” program with flexible terms that help customers acquire the products they want and need today when layaway doesn’t meet their immediate want or need. FlexShopper can be used to make purchases for durable goods such as jewelry, electronics, musical instruments, handbags and more!

WHAT PROBLEMS DO YOU SOLVE?

The FlexShopper program helps pawn retailers increase durable goods sales, increase average order values & reduce aged inventory levels and increase bottom net profit margins. Our program benefits the customer because of the flexible ways to pay back the purchase including a 90-day payment option. Customers can return and shop again when they have available spending limits.

WHAT MAKES YOUR SOLUTIONS UNIQUE?

We provide our merchant partners a solution to increase durable goods sales and average order values for zero cost. When a pawn store accepts FlexShopper as a payment method our solution empowers their shoppers with spending limits of up to \$2500!* Our dedicated field support team and call center are here to help your stores exceed sales targets with our text-to-apply technology that does not require any integration to your POS. FlexShopper funds with instant payment at the POS with a virtual credit card.

*Some restrictions apply (firearms, weapons)



FLEXSHOPPER | 901 Yamato Road Suite #260 | Contact: john.brann@flexshopper.com
Become a merchant at <https://business.flexshopper.com/apply>

An independent nonprofit organization, GIA (Gemological Institute of America), established in 1931, is recognized as the world’s foremost authority in gemology. Through research, education, gemological laboratory services and instrument development, the Institute is dedicated to ensuring the public trust in gems and jewelry by upholding the highest standards of integrity, academics, science and professionalism.

WHAT PROBLEMS DO YOU SOLVE?

The growing popularity and quality of laboratory-grown diamonds makes it more difficult for pawnbrokers and jewelers to accurately distinguish natural diamonds from man-made stones. Until now. The GIA iD100 quickly and accurately discerns natural diamonds from laboratory-grown diamonds.

WHAT MAKES YOUR SOLUTIONS UNIQUE?

GIA iD100® Gem Testing Device

In response to the needs of the trade, GIA created the GIA iD100 — a sophisticated, easy-to-operate desktop instrument that can distinguish natural diamonds from laboratory-grown diamonds and diamond simulants in under two seconds with unrivaled accuracy. With this instrument, retailers and pawnbrokers can test large amounts of diamonds from the convenience of their own stores.

Highly adaptable, the GIA iD100 is able to test and screen a variety of colors of diamonds, including colorless to near-colorless, blue-to-green and brown diamonds, as

well as detecting treatments on pink diamonds if the GIA iD100® Pink Diamond Software Upgrade is added.

The instrument is straightforward to use. Simply point its probe at a stone—whether loose or mounted—to receive a result; the probe can be manipulated to reach every diamond in mounted jewelry and can read stones as small as 0.9mm in diameter. Results are easy to read, with the device reading “Pass” for natural diamonds and “Refer” for stones that need further testing.

The technology of the GIA iD100 sets this device apart from other diamond testing devices. Rather than using inexpensive and inferior methods which can lead to false readings, the GIA iD100 uses fluorescence spectroscopy — one of the most accurate and advanced technologies available to determine if a stone is natural.

The GIA iD100 represents over sixty years of GIA’s diamond research and can help users be confident about the identity of their diamond inventory.



GIA®

World Headquarters Gemological Institute of America, Inc. | The Robert Mouawad Campus, | 5345 Armada Drive, Carlsbad, CA 92008 | Contact info: GIA.edu/contactus | 760-603-4200 | GIA.edu/iD100

Beyond strives to simplify operations, reduce costs, and streamline payments for owners of small and mid-size businesses across the country. Beyond is one of the country's fastest-growing financial technology companies, Beyond offers a suite payment and business solutions. Backed by the Beyond Promises, we provide **transparent statements, fair pricing, flexible contract terms, and local Business Advocates** who represent Beyond in communities across the country.

WHAT PROBLEMS DO YOU SOLVE?

What we do is simple. From restaurant owners to pawnbrokers to auto mechanics to your dog walker, Beyond partners with business owners to simplify operations. As your trusted payments partner, we'll help guide your business to success using our suite of business tools and services -- payments, payroll, employee scheduling customer engagement, business capital, reporting software and more. With our wide range of payment processing solutions, you can offer your customers every way to pay, helping you generate more sales. Accept all major debit cards, credit cards, and contactless payments with quick and secure account verification.

Ensure that your account is never frozen or kicked off the networks—your Business Advocate will work closely with you to setup your account correctly. Never fear doing business with us because you deal in firearms or high dollar ticket items again.

WHAT MAKES YOUR SOLUTIONS UNIQUE?

We are committed to the highest level of **technological innovation, contract terms and customer service**—earning our customers' business every day. Thanks to the Beyond Promises, business owners can have confidence that they will never be subjected to **indiscriminate rate increases or locked into long-term contracts**. The ten, legally binding, Beyond Promises

were written to support our clients and earn their business every day. Our goal is not only to give business owners the tools they need to run their businesses, but to also be a trusted partner with their best interests at heart. We will deliver results, tell the truth, and make a difference through our determination to transform the business world. Payment processing is confusing, period. But, it should be painless for businesses, as well as the customers they serve. The best payment processing solutions keep everything running simply and smoothly, with minimal involvement from the business owner. When you utilize the right payments solution to handle the complicated processing details, you can focus on running your business. Throughout the pandemic, our Kentucky-based service center worked tirelessly to ensure business owners had the resources they needed to keep their operations afloat. Our client support team is only a call, text, or chat away. Boasting the highest NPS scores in the industry. Our service center will never transfer you to a different department or wait for hours on hold to get help if your Business Advocate is unavailable.

A COMPANY WITH A CAUSE

Give Something Back (Give Back) is a beneficiary of Beyond. Providing college scholarships and mentoring to students who have faced economic hardship or other challenges such as foster care or the incarceration of a parent—Give Back is just another way Beyond makes an impact on communities.

get!>eyond

GET BEYOND | USA | Contact info: Ryan Upton – ryan.upton@getbeyond.com
210.550.4783 | getbeyond.com/national-pawnbrokers-association

KASSOY has been supplying the gem and jewelry industry for over 85 years. We pride ourselves on delivering The KASSOY Experience of Knowledge, Quality, & Service.

WHAT PROBLEMS DO YOU SOLVE?

KASSOY provides 'The Best of What You Need' – the Best Microscopes, Scales, Diamond and Gold Testers, Thermal Transfer Tags & Printers, Jewelry Repair & Cleaning Equipment, and anything else that your pawn business needs.

WHAT MAKES YOUR SOLUTIONS UNIQUE?

We're not just sellers of the tools you need, we use them as well. Our team is comprised of jewelers, gemologists, designers, appraisers, and industry professionals. When you call KASSOY, you'll speak with someone who knows the products, who will understand your needs, and offer the best suggestions to meet them.

KASSOY
since 1936

KASSOY LLC | 101 Commercial Drive, Suite 200, Plainview, NY 11803 | www.kassoy.com
Contact Info: 800-452-7769, dallen@kassoy.com

Pawnshop Consulting Group and PawnTrain deliver high level solutions for all things PAWN related.

WHAT PROBLEMS DO YOU SOLVE?

PawnTrain & Pawnshop Consulting Group offer complete comprehensive Pawn Shop support services including training of team members, owners and more. On the training, we have hundreds of topics that include topics such as Loan & Sales Standards all the way up to advanced financial metrics.

We also assist with store valuations and the buying and selling of pawnshops on any level with hundreds of pawn deals behind us. Together, Jerry and Alan and now with Kevin Nawotka and others on our support team, we have over 100 years of combined pawn and operational experience, so we can assist with just about any level of support for any pawnbrokers anywhere in the world may require.

WHAT MAKES YOUR SOLUTIONS UNIQUE?

Together PawnTrain and the Pawnshop Consulting Group offer on-site and remote hands-on pawn-specific support on multiple levels for a world-wide client base that PCG has been developing for decades. For the online training, we offer live, one on one training, with no large group events or recordings. These online courses are completely scaled and customized for each unique client of ours, and are available ala carte, and or up to unlimited bundles with our concierge level packages provided on a month-to-month basis.

Clients can choose any topic off our easy-to-use online booking calendar; at which time we will meet with them live online to review and study the topic matter in depth one on one. Many of our clients that have been developed over the last 20 years still request and want one on one on-site visitations and consultations. These are detailed and comprehensive which focus on overall management (or lack thereof), personnel, comprehensive store assessments

and evaluations followed up with a detailed road map with comprehensive analysis and follow up support.

These types of consultations include many aspects such as detailed analysis of the store or stores performance with comprehensive financial metrics, in-depth analysis of key performance indicators (industry specific), and we also provide high level net-line commission schemes along with productivity-based commission programs for all levels of personnel with extensive detail along with tremendous success ratios.

Our team can also assist with providing highly skilled team members of PawnTrain's and the Pawnshop Consulting Group to provide longer term on-site support with a pawn shop team or organization for weeks or extended times.

We are Pawn-Focused, and we are Pawn-Experts. We can work effectively with support and training with any software, assist with state regulations, budgeting, licensing, legal, accounting, auditing, relocating, professional recruitment, onboarding and hiring, expanding, remodeling, upgrading, multi-unit management, or any aspect of operations that could possibly exist on a global basis.

One thing is constant, we hear continuously with our growing client base, "why did I wait so long to hire consultants"?

The only thing you have to lose is time and money, what are you waiting for, the call is free!!

Jerry Whitehead / Alan Nelson



PAWNTRAIN
1022 Back Stretch Blvd, Indian Trail, NC 28979
Contact: Alan Nelson
Alan@PawnTrain.com
904-343-9867
www.PawnTrain.com



PAWN SHOP CONSULTING GROUP
900 Egan Way CT, Burleson TX 76028
Contact: Jerry Whitehead
PawnShopConsultingGroup@gmail.com
+1 (954) 540-3697
www.PawnShopConsultingGroup.com

PODIUM is redefining the way customers interact with local businesses. Through its Interaction Management platform, businesses can message leads and customers, leverage bulk texting for important updates, collect google reviews, and even collect payment via text. Podium was named as one of Forbes' Next Billion-Dollar Startups and powers over 100,000 businesses today.

WHAT PROBLEMS DO YOU SOLVE?

We help modernize the way business happens locally. Get more reviews, collect payments, send SMS campaigns, and centralize your communications all in an easy-to-use platform.

WHAT MAKES YOUR SOLUTIONS UNIQUE?

Every Podium tool and feature is built in the interest of creating a frictionless customer experience that allows local businesses to thrive in an ever-changing and competitive environment. Save Time. Convert more leads. Retain customers.



PODIUM | 1650 W Digital Dr Lehi, UT 84043 | Podium.com | Contact Info: Charlotte Shragge, Retail Partner Manager | charlotte.shragge@podium.com | 801-558-0047

Founder Zvi Yehuda introduced his first innovation in the diamond industry in 1953, when he was just 16. His pioneering spirit and ongoing passion for innovation led to numerous inventions that have changed the face of the trade, and even the face of diamonds themselves. In 1982 Zvi Yehuda invented the Yehuda Clarity Enhancement process for diamonds, debuting them in the US in 1988. In 2017 the company introduced the Sherlock Holmes detector for Lab Grown Diamonds.

WHAT PROBLEMS DO YOU SOLVE?

Detecting lab grown diamonds in order to keep the public trust in our industry and protecting all industry professionals along the chain.

WHAT MAKES YOUR SOLUTIONS UNIQUE?

The Sherlock Holmes is the only affordable detector that checks parcels of many diamonds and multiple diamond jewelry pieces with 100% accuracy within a few seconds.

Y
YEHUDA

YEHUDA DIAMOND COMPANY | 590 5th Ave, 8th floor NY, NY 10036
www.yehuda.com | Contact info: ido@yehuda.com 1-800-934-8328

PAWNLEADS
More Traffic More Profit

CONTACT:

Samuel Reading
sam@pawnleads.com

Lex Case
lex@pawnleads.com

www.PawnLeads.com

“If you want to increase the profits in your store while getting some of your life back in the process, start setting up your marketing ecosystem today.”

SPONSORED CONTENT

THE PAWN MARKETING ECOSYSTEM:

USING TECHNOLOGY TO MARKET TO YOUR CUSTOMERS ON AUTOPILOT

IMAGINE THIS SCENARIO:

A new customer stops by your store to browse your inventory. They decide on an item and make a purchase. It could be anything, but for this example, let's say it was a luxury handbag.

At checkout your team member lets the customer know that you get other handbags in frequently and that you have a notification list to inform people about good deals that come in your store. The customer likes deals so she asks to join the list.

The next day you send her a text message thanking her for stopping by.

Two days later you send her a text that starts to tell a story of an interesting item that came in your shop, and at the end it prompts her to enter her email address to get the rest of the story. She wants to know the rest of the story so she does.

Three days later you send her an email that explains how you also buy used items at fair prices and how your store is a much better option than dealing with “Flakebook Marketplace” or “Craig's list of strangers in your house.” Your customer starts to think about all the stuff she has laying around collecting dust.

A week later you send a text message talking about how you accept all kinds of trades.

The next week you send her a joke about pawn shops.

You keep at this for months. A text message each week and an email every few days with stories and experiences and special offers and information on the services you provide.

One day out of the blue she shows up with a handful of old jewelry and the same handbag she bought from you a

few months ago. She wants to trade it all in for the new bag you texted her about this morning.

Now imagine following that same process with everyone that comes into your store. What would that do to your bottom line?

I know what you are thinking. “But there is no way I could do that with every customer... There aren't enough hours in the day!”

That is where technology and the Pawn Leads software specifically comes in.

In the scenario above, all of those text messages and emails your customer is getting can be sent automatically without you even having to think about it.

We call it the Pawn Marketing Ecosystem.

It is marketing that your customers want (they ask to be included), delivered in a way that is informative and entertaining, that happens while you sleep, eat, or spend time with family and friends.

If you want to increase the profits in your store while getting some of your life back in the process, start setting up your marketing ecosystem today.



Sam Reading is a data management and analytics guru. He has over 15 years of experience in managing computer data, with 7 years spent in the Marines,

followed by his employment as a government contractor. After obtaining his degree in Computer Information Systems Security, Sam held roles where he learned how to handle and organize computer data that can drive businesses forward. Working collaboratively as a business owner of two Pawn Shops and Owning Pawn Leads, Sam knows what it takes to be successful in the pawn industry.

STATE ASSOCIATION UPDATE

ARKANSAS

TIM COLLIER, Past President of the NPA and President of Arkansas Pawnbrokers Association

The 2021 Annual Dixie Pawnbroker Educational Conference & Trade Show was held at the Perdido Beach Resort in Orange Beach, Alabama over Labor Day Monday, September 6th through Wednesday, September 8th, 2021.

Attendees were treated to an update from Cliff Andrews, the National Pawnbrokers Association lobbyist, who presented the keynote address. With all the uncertainty surrounding the new administration, Cliff shared his DC insight on what the trends look like for pawn moving forward this year and what may be coming with the 36% rate cap bills that have been filed so far.

Pawnbrokers were also able to hear about social media from Nick and Nicholas Fulton of USA Pawn in Jackson, Mississippi. Sean Makovsky from Marque Luxury presented a seminar on luxury handbags, and Brad Huiskens shared insights on sales techniques.

Be sure and make your plans now to attend the Dixie Educational Conference & Trade Show September 5-7, 2022, when we'll be back at beautiful Perdido Beach Resort in Orange Beach, Alabama. You can contact Tim Collier at tim@pacerltd.com for details and to make reservations.

ILLINOIS

KELLY SWISHER, President of the Illinois Pawnbrokers Association

I would like to start by thanking the members who have realized all that the association has done for your business this past year. You understand that you would not be writing pawns if it weren't for the action taken by the IPA. The donations you have given are most appreciated and needed for the fight that lies ahead.

I think it's fair to say that you would have

to be living under a rock to not know about the PLPA. We have been fighting it since January. There are still pawnbrokers in Illinois that are not members of the IPA. This is beyond my comprehension as to why they will not join an association that is here to save their business. I know some of you that regularly read these articles are thinking that I sound like a broken record, well it's because I have yet to meet a pawnbroker who can give me a valid reason for not being a member. If you have one, please call me. I would love to hear it.

Congratulations to the newly elected IPA Board Members, I look forward to working with you to better the pawn industry here in Illinois. We have implemented many new changes addressing the needs of the association moving forward. I also look forward to working with all those who have volunteered for those position. We are changing the fundamental way our association operates, and it is an exciting time to be involved.

MISSISSIPPI

NICK FULTON, President of the Mississippi Pawnbrokers Association

The Mississippi Pawnbrokers Association Board of Directors have hit the legislative trail early with meetings with several representatives and senators, including the speaker of the house. We have been developing personal relationships with our lawmakers and educating them on our industry before any crises arise. Our lobbyist, Tom Wallace, has been instrumental in setting up these meetings with casual dinners and putting us face to face with these lawmakers over the years and has helped us create many allies. We've had them come and visit our stores and have explained to them how many families



Nick Fulton-USA Pawn of MS, President of the Mississippi Pawnbrokers Association and Lynn Fitch, Mississippi Attorney General

we give financial aid to when they have nowhere else to turn. When something does come up that can have an adverse outcome to our business, they are already familiar with what we do and how a pawnshop works. One of our biggest allies is Lynn Fitch, Mississippi's Attorney General, who is very knowledgeable in consumer finance.

Mississippi is just one of two states that offer continuing education to its members. This year, with the help of our regulating body, the Department of Banking and Consumer Finance, we were able to provide online courses which made it easier to get the hours required to retain a pawn license. It was a huge success, and we hope to continue to provide quality training not only online, but through our new website as well.

In 2019 we were burdened with renewing our licenses through a platform using NMLS (Nationwide Mortgage Licensing System). It was, and continues to be, a very complicated and time-consuming system to get your pawn license. When it was first introduced in Mississippi, pawnbrokers had just 90-days to comply. After several meetings with several lawmakers, we were granted another year so we could provide training to our members, but it still didn't help. What used to take a pawnbroker a few hours to renew turned into weeks, and the worse part was there were new fees (taxes) involved in the process. This will be our first year doing the renewal process through NMLS and we are hoping for a smoother process to acquire our license. The National Pawnbrokers Association is aware that the NMLS is looking to add many other states to this registration process, and you need to join them and fight this.

OHIO

RAPHAEL TINCHER, President of the Ohio Pawnbrokers Association

The Ohio Pawnbrokers Association will hold our next membership meeting in March, 2022. The date is yet to be determined, but it will be on a Sunday and at the Quest Center in Columbus. A four-hour CE program will be offered immediately following the membership meeting. Remember, our license period ends June 30, 2022. Remember, you need one designated person, with 8 CE Hours, per location, per license period.

We are monitoring a couple of bills at the state level. The first involves privacy laws and could be a welcome defense for our industry regarding reporting to LE via third parties. The second could create

a giant mess in our state. It involves the creation of "sandboxes" to test out new financial products without requiring them to be licensed by the state. Think of how CSO loopholes allowed title lenders in, and multiply that by 1,000, for the possibility of competing services that are unregulated and tarnish our image because we get lumped in with "predatory" lenders. Think also of how payday lenders and title caused us such problems (the Constitutional rate cap we defeated at great cost). We may have to get very motivated to fight this bill and I will be reaching out to you in the near future.

OREGON

BETH ANUNDI, President of the Oregon Pawnbrokers Association

Together with their lobbyists Oregon Pawnbrokers are working hard to help legislators understand the value of pawnshops. Selected pawnbrokers will be inviting legislators to their places of business over the next session. We are looking forward to showcasing these stores and discussing with our state legislators how pawn helps communities and clients each and every month.

RHODE ISLAND

CLIFF FRYE, President of the Rhode Island Pawnbrokers Association

We are in the process of setting up meetings with State representatives and Senator Whitehouse and United States Senator Reed with the help of our lobbyist, Steven Alves, to educate them on pawn and why we feel the 36APR Federal Rate Cap bills should not include non-recourse loans. Our association is working diligently to get meetings on the calendar before year end.

TENNESSEE

GAYLE FEREBEE, President of the Tennessee Pawnbrokers Association

Pawnbroker AND vendor membership continues to build in Tennessee. Our members are getting active and reaching out to state and federal lawmakers with introductions and offers for information in the event that legislation crosses their desk concerning the pawn industry. Huge thanks to the NPA for the "Truth about Pawn" brochures and Pawnbroker Network's digital campaign that shed a great and informative light on the pawn industry. With legislative focus on COVID-19 this special session, our face-to-face meetings have been delayed, but are expected to

resume throughout December and January. We have yet to hire a full-time state lobbyist, but we have found someone that will lobby on our behalf, at a more affordable rate than having someone full-time, if the 36% APR cap comes up this legislative session.

TEXAS

CODY LEE LEWIS, President of the Texas Association of Pawnbrokers

The Texas Association of Pawnbrokers would like to wish everyone Happy Holidays and a Happy New Year! We have all been through a lot the last 18 months. Working together as Pawnbrokers, both State and Nationwide, we have overcome the obstacles of the pandemic and came out stronger. Let's continue our work together to show the world how Great we are!

We want to invite everyone to our 25th Anniversary Convention. It will be held February 25-27, 2022 at the Renaissance Dallas Richardson Hotel. We will be having a Casino Party Friday night and our fun filled PAC Auction on Saturday. Come hear our speakers: Michael Mack, Steve Mack and Brad Huiskens! For more information, please contact the TAP office texasap25@gmail.com or 972-506-0203.

Discover for yourself what so many Pawnbrokers already know

TRANSPARENCY | TRUST | FINANCIAL STRENGTH | PEACE OF MIND



OUR GIFT TO YOU

THREE 1 TR. OZ. FINE SILVER BARS
WHEN YOU REFINES THE FIRST TIME
WITH MID-STATES



OVER 35 YEARS OF EXCELLENCE IN GOLD,
SILVER & PLATINUM REFINING

STATE-OF-THE-ART LAB ANALYSIS AND DIAMOND
RECOVERY

IMMEDIATE CASH PAYMENT AVAILABLE

FULL TRANSPARENCY

IN-HOUSE TRADING DEPARTMENT

EXCEPTIONAL SERVICE



MID-STATES RECYCLING

1841 Busse Highway
Des Plaines, IL 60016

847.298.0010

www.MidStatesRecycling.com





- February 25-27, 2022**
Texas Association of Pawnbrokers Convention
Houston, Texas
- April 25 2022**
NPA Board of Directors Meeting
Washington, DC
- April 26 - 27, 2022**
NPA Legislative Conference
Washington, DC
- April 29 - 30**
CAPA Spring Conference
- May 19 - 21, 2022**
Midwest Convention
Louisville, KY
- July 11 - 14, 2022**
Pawn Expo
Caesars Palace
Las Vegas, NV
- September 5 - 7, 2022**
Dixie Pawnbrokers
Orange Beach, AL

MELINDA SZLAGYI/UNSPLASH

BC	Bluestone Trading Company Inc.
*TS- 38	Bravo Store Systems
14	Burrell Printing Co. Inc.
IFC-3	DataAge/PawnMaster
14	Electronic Transfer Inc.
25, *TS-39	Eyeson Digital LLC.
23, *TS-40	FlexShopper LLC.
27, *TS-42	Get Beyond
35	Geib Refining Corporation
4-5, 6-7, *TS-41	Gemological Institute of America (GIA®)
9	Heritage Auctions
35	Jewelry Appraisal and Gemological Institute (JAGI)
IBC	Jewelers Mutual Group/Wexler Insurance Agency
*TS- 43	Kassoy
49	Mid-States Recycling & Refining
15	MIRC
31, *TS-44	PawnTrain LLC. / Pawnshop Consulting Group LLC.
51	Pawnbroker Financing
47	Pawn Leads
*TS- 45	Podium
17	Rapaport Group
13	Stallcup Group Inc., Exit-Strategy Consultant
21	Stuller Inc.
11	United Precious Metal Refining Inc.
33	Upstate Coin and Gold (UCG)
28-29, *TS-46	Yehuda
*37-46	Advertiser Sponsored Technology Showcase



THE FUNDS YOU NEED TO GROW YOUR PAWN SHOP

Discover PawnBroker Financing (“PBF”), a direct lender to the pawn industry. Operating a Pawn Shop requires a steady flow of cash. Financing options for the Pawnbroker Industry are typically limited and very restrictive. PBF allows owners in the pawn industry to obtain the cash they need in a timely manner. “Get a Fast Approval for your Pawnbroker Line of Credit”.

- Grow Your Pawn Shop
- Repay Family & Friend Loans
- Expand Into New Markets
- Seasonal Demands



PAWNBROKER
FINANCING
ALTERNATIVE FUNDING FOR PAWNBROKERS

www.pawnbrokerfinancing.com | (303) 373-1300

TRUSTED INDUSTRY PARTNERS
A BUYING GUIDE FOR NPA MEMBERS



AUCTION SERVICES		
Bonhams	212-644-9001	www.bonhams.com
Heritage Auctions	214-409-1775	www.HA.com
Rapaport Group	212-354-9100	www.diamonds.net
BUSINESS SERVICES		
Armslist.Com	412-855-7361	www.armslist.com
Burrell Printing Co. Inc.	512-990-1188	www.burrellprinting.com
Electronic Transfer Inc.	800-757-5453	mike@electronictransfer.com
Flex Shopper LLC	855-353-9289	www.flexshopper.com
Get Beyond	212-550-4783	www.getbeyond.com
giftcash Inc.	647-874-1486	www.giftcash.com
HealthPoint Plus Inc.	617-512-0333	www.healthpointplus.com
Jewelers Mutual Group/ Wexler Insurance Agency	305-445-5050	www.WexlerInsurance.com/Pawnbrokers
Marshall & Sterling, Inc.	854-454-0800	www.marshallsterling.com
McLarens	305-670-8591	www.mclarens.com
National Shooting Sport Foundation	203-426-1320	www.nssf.org
Pawnbroker Financing	303-373-1300	www.pawnbrokerfinancing.com
Pawnshop Consulting Group, LLC.	954-540-3697	www.pawnshopconsultinggroup.com
Pawn Train, LLC	904-343-9867	www.pawntrain.com
Podium	801-503-8402	www.podium.com
Stallcup Group, Inc. Exit-Strategy Consultant	817-479-3880	www.stallcupgroup.com
The Consultants LLC	503-970-7739	www.theconsultants.us
Union Life Insurance	800-545-5624	www.pawninsurance.com
Watch Certification Services of America	415-994-6624	www.watchcsa.com
COMPUTER SERVICES /SOFTWARE		
Bravo Store Systems LLC	888-407-6287	www.bravorevolution.com
Data Age/ PawnMaster	727-582-9100	www.dataage.com
Gunbroker.com	212-470-6184	www.gunbroker.com
Pawn Guru	248-566-0097	www.pawnguru.com
Pawn Leads	208-615-8895	www.pawnleads.com
PawnMate, Inc.	866-241-8885	www.pawnmate.com
Text Request	423-218-0111	www.textrequest.com
XcelData, Inc.	661-836-4065	www.xceldata.com
DIAMOND BUYERS AND SPECIALISTS		
Aaria, Inc.	248-961-0506	aerj@aariadiamonds.com
ABC Diamond Buyer, Inc.	586-354-7274	www.abcdiamondbuyer.com
Adamas	410-913-0300	www.adamas-intl.com
Atish Diamond LLC	212-938-1005	shahatish@aol.com
Bluestone Trading Company, Inc.	888-800-2583	www.bluestone-trading.com
DiaTrendz	213-622-6611	www.thetrendz.biz
Di-Moksh Diam Inc.	213-623-4363	www.dimokshdiam.com
FCP Diamonds LLC	617-851-6564	cliffrye2@gmail.com
Jewelry Group	732-770-2000	www.thejewelrygroup.com
Padmavati Exports Inc.	917-445-4383	www.padmavatiexportsinc.com
Palak Diam Inc	213-228-0077	www.palakdiamond.com
R3 Diamonds Inc.	213-327-4691	r3diamonds@gmail.com
Shri Diamond/ Jebel Gems	212-840-0650	www.shridiamond.com
SimplexDiam Inc.	212-883-0888	www.simplexdiam.com
Solitaire NY Inc.	212-354-5999	www.solitaireny.com
Sparkle & Dazzle LLC	212-789-9088	www.sparklendazzle.com
StarDimon, Inc.	646-366-0553	www.stardimon.com
SunDiam, Inc.	917-679-5533	www.sundiam.com

GEMOLOGIST/ EDUCATION	Gemological Institute of America, Inc. Jewelry Appraisal and Gemological Institute	760-603-4000 844-452-7769	www.gia.edu www.jagilab.com
JEWELRY PRODUCTS/ SERVICES	AV Diamonds DRC Techno Edgewater Jewelry Group Heera Moti Inc. Jack Hunt Coin Broker, Inc. Kassoy Nikos Jewelry Inc. Nisha Design Inc. Stuller, Inc. Times Past Worldwide Diamond Co. Yehuda Company	832-768-4785 615-492-1707 305-373-8955 212-764-1600 800-877-7424 800-452-7769 504-512-1285 214-748-2288 800-877-7777 713-256-3700 213-622-2191 702-523-6982	www.avdiamonds.com www.drctechno.com www.ewjewelry.com www.heeramoti.com www.jackhunt.com www.kassoy.com www.nikosjewelry.com www.mynisha.com www.stuller.com www.timespastcollections.com www.wwdiamond.com www.yehuda.com
MARKETING/ MEDIA/ WEB DESIGN	Advanced Media Advertising National Pawnbroker's Magazine Pawnbroker Network Property Room.com Today's Pawnbroker Magazine	805-637-5200 801-337-8830 817-522-2556 951-225-4010 772-232-8888	www.advertisingusa.tv www.nationalpawnbrokers.org www.pawnbrokernetwork.com www.propertyroom.com www.todayspawnbroker.com
MERCHANDISE HANDLING/ INVENTORY CONTROL	Goodwill of Indiana	317-524-4352	www.goodwillindy.org
REFINERS	AAA Precious Metals Inc David H. Fell & Co Dillon Gage Inc. Elemetal LLC Garfield Refining Co. Geib Refining Co. General Refining Corp Manhattan Gold & Silver Midsouth PM Mid-States Recycling and Refining Noble Metal Refining Noble Metal Services Pease & Curren Inc. Precious Metal Refining Services SHR Precious Metals. Inc. United Precious Metal Refining Upstate Coin & Gold (UCG) Williams Gold and Silver LLC	503-253-8591 415-815-9938 888-436-3489 816-918-4421 800-523-0968 800-228-4653 516-538-4747 212-398-1454 800-895-1874 847-298-0010 317-590-7138 866-695-4806 800-343-0906 847-204-8115 407-413-3332 800-999-3463 315-637-1300 702-485-1414	www.aaametals.com www.dhfco.com www.dillongage.com www.elemetal.com www.garfieldrefining.com www.geibrefining.com www.generalrefining.com www.mgsrefining.com www.midsouthpm.com www.midstatesrecycling.com www.noblemetalrefining.com www.noblemetalservices.com www.peaseandcurren.com www.pmr-refining.com www.shrefining.com www.unitedpmr.com www.upstatecoins.com www.williamsgoldandsilver.com
SECURITY	Eyeson Digital LLC. Metro Door, LLC. Retail Security Services Rolland Solutions Southern CA Safe Co	305-808-3344 833-969-3667 817-907-1778 214-845-6805 323-724-5880	www.eyeson.biz www.metrodoor.com www.retailsecurityservices.net www.rollandsolutions.com www.socalsafe.com
STORE DESIGN AND EQUIPMENT	Jahabow Rack'Em/ Horizon Manufacturing	314-343-8950 877-722-5369	www.jahabow.com www.rackems.com
PRODUCT WHOLESALERS/DEALERS	Entrupy M & M Merchandisers, Inc. MIRC Marque Luxury Stargems Technical Pro	888-368-7879 800-299-9035 615-567-0002 949-212-4224 770-394-6727 732-237-6037	www.entrupy.com www.mmwholesale.com www.mircweb.com www.marqueluxury.com www.stargems.com www.tpro.com

KEVIN PROCHASKA

KEVIN IS A PAST PRESIDENT OF THE NPA and a NPA Charles R. Jones Lifetime Achievement Award designee, who has been in the pawn business for 40 years. He started his career in the pawn working part time as a pawn clerk while attending the University of Texas at Austin, where he earned his Bachelor's degree in Accounting and his Masters of Business Administration specializing in Small Business, Real Estate, and Finance. Additionally, since 1984, Mr. Prochaska has been licensed as a Certified Public Accountant in the State of Texas. Kevin is the President of Lombard Financial.

How did you get started in pawn?

After getting out of the military, I moved to Austin, Texas, to attend the University of Texas on the GI Bill. I went into a pawn store one day and thought it would be fun working there. I started part time and never left the business.

What is the number one pawn skill you have?

I don't think it is really a pawn skill, but I do think I am very good at maximizing the potential and efficiency of the business.

What pawn talent do you wish you had?

Better product knowledge.

What customer behavior aggravates you the most? When customers do not understand that we have to cover our costs with their items either through pawn service charges or making a margin on selling a preowned item. An item is worth only what another is willing to pay for it.

What customer behavior brings you joy?

When we can help a customer solve their immediate need, and they thank us for helping them. When a customer comes in with a frown and leaves with a smile.

What is the weirdest thing you have ever written a loan for?

Not necessarily weird, but most interesting was the diary of a member of Pearl Jam on their first tour. We were able to sell it later through an auction house.

What career would you pick if you were not in pawn?

I would start a mega-church and be an "American Prosperity Gospel Preacher," whereby I could own a tax-free business, where I could be bad all week, ask for forgiveness on Sunday,



"AN ITEM IS WORTH ONLY WHAT ANOTHER IS WILLING TO PAY FOR IT."

collect more money and repeat ad-nauseam. It would be nice to have a private jet, like Kenneth Copeland, so I could fly around to spread the Word.

Where do you see yourself in 10 years?

Retired.

Do you want your children to follow in your footsteps?

My oldest is now working in the business, and he seems to really enjoy it.

What college degree would be great to have to work in pawn?

My son has dual degrees in Sociology and Criminal Justice with a minor in business. That combination has proven to be very successful in working with and understanding our customers, law enforcement, and understanding the business.

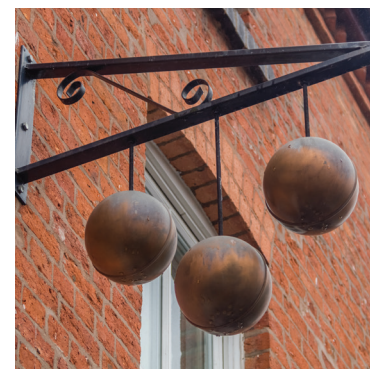
What is the one piece of advice to anyone considering the pawn industry?

Try it, they might like it.

EST 1913
Jewelers Mutual®
G R O U P

Wexler Insurance Agency, Inc.

All-in-one business solutions made easy



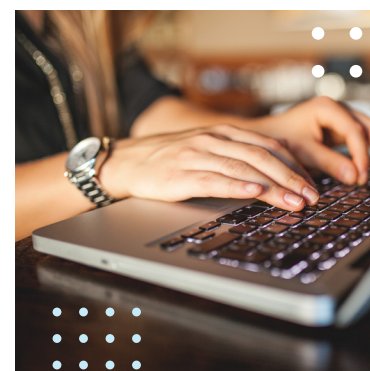
PAWNBROKERS INSURANCE

Protect your business with comprehensive coverage.

Wexler Insurance Agency's **all-in-one** Pawnbroker's Package Policy is designed specifically for pawnbrokers like you.

Pawnbrokers have exclusive access to **Workers Compensation** coverage to protect your business and employees.

Have the flexibility you need to build your policy and coverage around your business needs.



THE ZING® MARKETPLACE

Access tools to maximize your business potential.

Access products from Jewelers Mutual® Group and other industry leaders in an easy-to-use, **all-in-one** dashboard.

The Zing marketplace will empower you to make smart business decisions and create a seamless customer experience.

WexlerInsurance.com/Pawnbrokers

BLUESTONE TRADING COMPANY INC.

*Wholesale Diamonds
& Estate Jewelry*

*Honesty • Integrity • Value
Since 1978*

Buying +
Selling +
Memos +
Research =
Making More Profits!



Call Today!



Now Featuring:

Program Includes
Display



Jewelry Programs make you
\$\$\$

Jewelry Basics Collection



Easy Reorders



Accurate Grading!
No Lipstick Needed!

These Products Sell Themselves!!

Call or Text for details!
440.442.7280

