

# National Pawnbroker

OFFICIAL PUBLICATION OF THE NATIONAL PAWNBROKERS ASSOCIATION

SUMMER 2022

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35 YEARS OF THE NPA  
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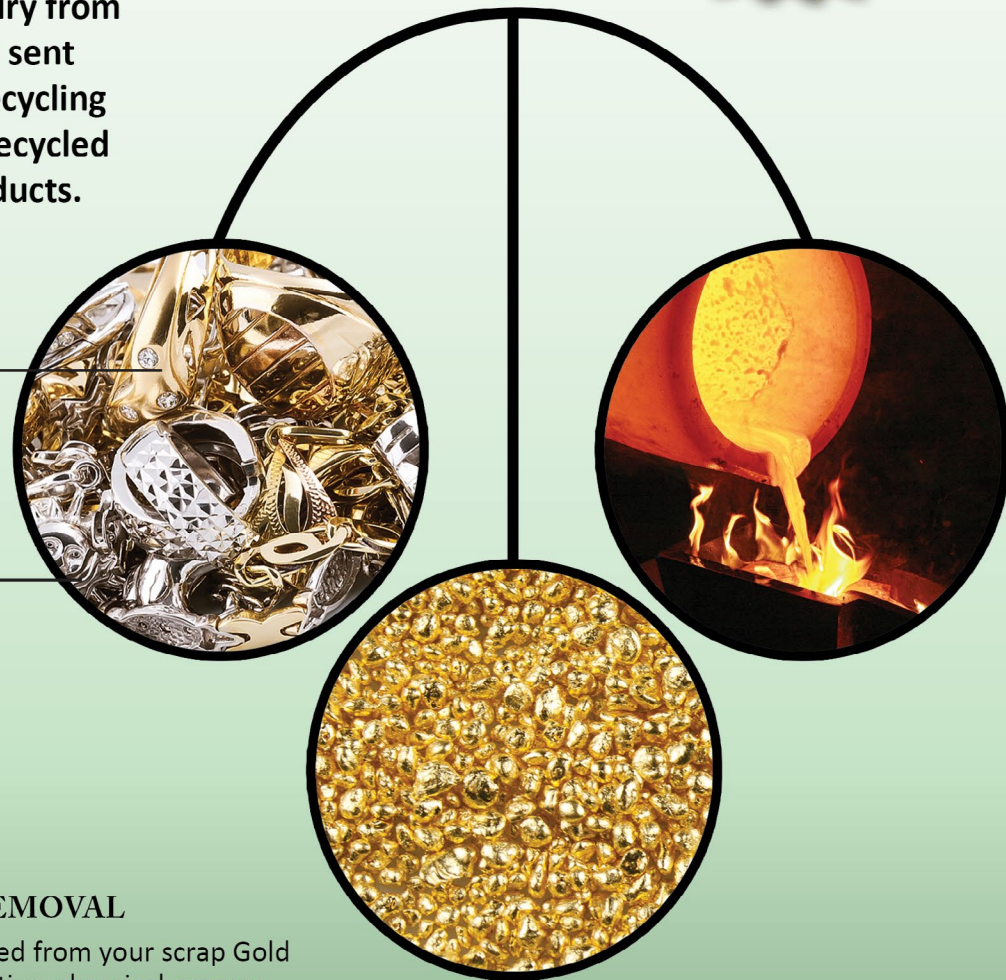
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## LETTER FROM THE PRESIDENT

# Change is Good

**WHILE WRITING THIS ON THE EVE OF OUR APRIL NPA BOARD OF DIRECTORS MEETING**, which is normally held in Washington, D.C. in conjunction with our Legislative Conference, I am amazed at how much has changed in the past two years. Lawmakers' offices are still closed to the public, forcing us to cancel the Legislative Conference for the third straight year. Our Board meeting will be virtual once again—before the pandemic, I admit, I hadn't heard of Zoom.

The entire NPA staff worked in our Texas office—now we have a “virtual” office with employees spread throughout the country. NPA Committees sent lots of emails to one another and occasionally arranged conference calls—now many have monthly Zoom meetings. Currently, the Government Relations Committee holds periodic webinars to keep us informed of pertinent issues with an audience that can see one another, ask questions and stay informed.

Despite this, or maybe because of all these changes, the current version of the NPA is, in almost every respect, better than ever. The magazine in your hand is a great example. The content, style, graphics and layout are miles ahead of what we published before. This is the result and product of the top-notch marketing and business development teams we now have assembled. This is just the tip of the iceberg. Whether it is “This Week in Pawn” weekly e-newsletters, upgrades and additions to the website or new opportunities to connect online, the upgrades are fantastic and were sorely needed.

As of the end of March, membership in the NPA is up 12% over last year! Our committees and our staff members have made increasing membership value—and marketing it—a priority. NPA members now have access to health insurance, human resource consulting and tools/resources that were not available in the past. Members also may join one of our Pawnbroker Peer Groups—basically a virtual roundtable—and learn from and network with other members throughout the country. Soon we will be rolling out our new “community” platform where NPA members will be able to share information, ask questions and communicate with other members and Industry Partners about topics relative to their business.

Fortunately, not everything is virtual. Pawn Expo in Las Vegas is next month, and it is going to be live and in color, and it is going to be fabulous!! The Expo Committee has put together a great agenda of educational content, networking opportunities and entertainment. Our tradeshow floor is shaping up to be one of the biggest and best we have had in years. If you have never before attended, or haven't for the past few years, I encourage you to make the decision to join us—you won't be sorry, and it isn't too late. I know my own business and many others would not be as successful without the guidance and knowledge (mistakes included) that fellow pawnbrokers share freely in this setting.

**Take care, and I hope to see everyone in Vegas!**

*Boyd Naylor*

**Boyd Naylor**  
NPA President

**“Our committees and our staff members have made increasing membership value — and marketing it — a priority.”**



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**STALLCUPGROUP**

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# Mega-Store Sold!

## Stallcup Group facilitates the sale of a historic Mega-Store in Boston!

November 2021 — Stallcup Group, Inc., an Exit Strategy Consulting firm, announced its successful facilitation of the sale of **Suffolk Jewelers & Pawnbrokers**. Suffolk Jewelers & Pawnbrokers is an independently-owned business comprised of one pawn shop located in Boston, Massachusetts. Stallcup Group served as the exclusive financial advisor to the seller in this highly successful transaction.

Stallcup Group’s thorough analyses of Suffolk’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 Ed Bean, Owner of Suffolk, said about Steve and Stallcup Group:

“Steve immediately understood the ins and outs of our business. He was always there in the beginning to qualify the potential buyers and explain what their thinking would be. He was able to find buyers who understood the potential of the business. Steve was able to bring me an offer that I was truly happy with. Steve was constantly involved with the negotiations and explaining what was a normal request and what wasn’t. I would 100% suggest that anyone contemplating selling their pawn business get in touch with Steve.”

— Ed Bean, Suffolk Jewelers & Pawnbrokers, Boston, MA

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Pawn Expo22



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## MESSAGE FROM THE EXECUTIVE DIRECTOR

# Countdown to Pawn Expo



**AS I SIT DOWN TO WRITE, 50 DAYS REMAIN UNTIL PAWN EXPO**, and for those reading this, we are likely down to about 25. This is significant because it means one of two things. You are either signed up to attend with flights and accommodations reserved OR you have decided attending Pawn Expo this year isn't in the cards for you.

Have you been to Pawn Expo before? Is it an event you wouldn't miss, even if you need to shut your doors for a few days? Do you consider participation an investment in yourself and your business? I ask because I have heard these sentiments several times now from valued NPA members who purposely MAKE the time to be at this annual event. Why? It's because the smartest thing you can do for yourself professionally is to surround yourself with the right people, and our job at the NPA is to bring you the very best experience we can during the time you spend with us.

For those of you ready to roll in Las Vegas next month, I encourage you to approach Pawn Expo this year differently than you have in the past. Although I am certain you are looking forward to reconnecting with friends and pawn family you haven't seen in a while, I encourage you to think outside the box and expand your circle. Plan ahead to attend sessions offered that could potentially have a significant impact on your bottom line. No matter how long you have been in business,

***"We bring our entire staff to the Pawn Expo every other year. The benefits we gain from attending far outweigh the cost of closing our store for 1 week. We highly recommend attending this event with as many of your staff members as possible!"***

***~ Walt Porter, Walt's Pawn & Jewelry Buyer, Inc.***

anticipate learning something new in every session you attend OR offering guidance and insight so others may benefit. Make a conscious effort to listen, participate and ask questions. Challenge yourself and others to consider new opportunities and potentially learn new ways to work smarter and more efficiently with better results.

If you have decided Pawn Expo isn't in the cards for you this year, it is not too late to change your mind. Consider the very real possibility the financial investment you make to attend Pawn Expo could easily pay for itself when you walk away with renewed excitement and a fresh perspective on improving your business. Remember, the smallest improvement has the potential for big impact! It only takes one conversation with the right person.

The Convention Committee at the NPA has been hard at work since September of 2021 making plans to exceed attendee expectations at Pawn Expo 2022. Between educational programs, keynote speakers, an expansive tradeshow floor and awesome networking opportunities, Pawn Expo 2022 is the go-to event for pawnbroker professionals worldwide.

Don't forget! **There is still time to donate items to the auction supporting the NPA Legal Defense Fund** – it is easy, and you don't need to be attending Expo to participate! In addition, the Jewelry Exchange will include 20+ Industry Partners looking to buy diamonds, gems, watches, etc. Plan to bring these items to Expo for the best price.

***Start packing - I look forward to seeing you soon!***

Sincerely, **Kristen Williams**





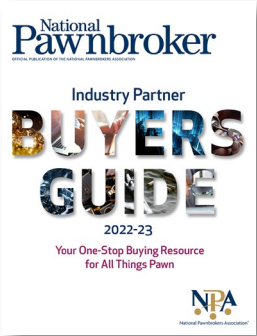
# The “BUZZ” is all about NPA Industry Partners



**NEW: Industry Partner Insight Sessions**  
On Day 1 of Pawn Expo (July 11), leading NPA Industry Partners will offer their expertise and knowledge as they help identify trends and opportunities geared specifically for Pawn Expo attendees. These small, intimate sessions will focus on a single topic with plenty of time to ask questions. You won’t get this face time anywhere but Pawn Expo!



**Industry Partner Buyers Guide 2022-2023**  
This one-of-a-kind, new resource from the NPA will include profile listings for trusted NPA Industry Partners offering products and services you need as pawnbroker business owners. This reference guide will be the “go-to” resource for pawnbrokers looking to make buying decisions for their business. It will include educational content, advertising and information on subjects that matter most to pawnbrokers. Keep an eye out for distribution at Pawn Expo!



Find trusted NPA Industry Partners offering products and services that will help you work smarter and more efficiently. This unique online resource offers category listings for qualified vendors in the pawn industry. You can quickly locate what you are looking for and may even find some members-only deals!



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Round Brilliant	2.21	F	VS 1	IGI	Ex	Ex	None
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Round Brilliant	2.26	F	VS 1	IGI	Ex	Ex	None
Round Brilliant	2.27	G	VS 1	IGI	Ex	Ex	None
Round Brilliant	2.29	G	VS 1	IGI	Ex	Ex	None
Round Brilliant	2.30	G	VS 1	IGI	Ex	Ex	None
Round Brilliant	2.3	G	VS 1	IGI	Ex	Ex	None
Round Brilliant	2.35	F	VS 1	IGI	Ex	Ex	None
Round Brilliant	2.39	F	VS 1	IGI	Ex	Ex	None
<b>Emerald Cut</b>	1.55	I	VS 1	IGI	Ex	Ex	None
Emerald Cut	2.02	F	VVS 2	IGI	Ex	Ex	None
Emerald Cut	2.02	G	VS 1	IGI	Ex	Ex	None
Emerald Cut	2.03	F	VS 1	IGI	Ex	Ex	None
Emerald Cut	2.05	G	VS 1	IGI	Ex	Ex	None
Emerald Cut	2.08	H	VS 1	IGI	Ex	Ex	None
Emerald Cut	2.09	G	VS 1	IGI	Ex	Ex	None
Emerald Cut	2.11	G	VS 1	IGI	Ex	Ex	None
Emerald Cut	2.20	G	VS 1	IGI	Ex	Ex	None
Emerald Cut	2.33	G	VS 1	IGI	Ex	Ex	None
Emerald Cut	2.34	H	VS 1	IGI	Ex	Ex	None
Emerald Cut	2.52	G	VS 2	IGI	Ex	Ex	None
<b>Cushion Brilliant</b>	1.89	G	VS 1	IGI	Ex	Ex	None
Cushion Brilliant	2.1	G	VS 2	IGI	Ex	Ex	None
Cushion Brilliant	2.27	F	VS 1	IGI	Ex	Ex	None
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## PAWN INDUSTRY AUCTION

# Annual Auction Supports NPA Fight for the Pawn Industry



**EVERY YEAR**, the NPA holds an auction during Pawn Expo to raise money to support the Government Relations Committee in their legislative and protection work for the entire industry. In 2021, the funds raised were set aside for the NPA Political Action Committee (PAC). In 2022, the funds will be put to use for the NPA Legal Defense Fund. These funds are intended to back the Government Relations Committee's ongoing efforts to support litigation and/or to fight legislation that could affect the pawn industry at a national or state level. Examples of issues the fund has been involved with include the pawn ticket tax, illegal confiscation of property, and more recently, a legislative issue regarding rate caps in Illinois.

At the annual auction, some of the most sought-after items are the "experiences" offered with leading pawnbroker professionals who donate their time and experience to this worthy cause. The "winners" in this area are offered opportunities to spend time with pawnbroker professionals, ask questions and tour shops. The goal here is to ultimately learn, grow and explore opportunities to potentially run your own business smarter and more efficiently in hopes of increasing your bottom line.

### Sunbelt Pawn Jewelry & Loan Visits Douglas Braswell of Braswell & Son Pawnbrokers

Douglas Braswell of Braswell & Son Pawnbrokers is the owner of many pawnshops located throughout Arkansas. He and his family are a generations-owned family business. When asked, Douglas speaks with great pride in what he has accomplished professionally and finds a great deal of value in his affiliation with the NPA.



"Our organization is dedicated to building lasting relationships while meeting short-term needs in a positive atmosphere. We focus on driving customer engagement, expanding our reach, and being an employer

of choice. However, our values are what really separates us from other pawnbrokers in the Arkansas area. Our entire organization is committed to empathy, integrity, passion, community, and consistency. Our dedication to our customers goes beyond servicing their needs. We want everyone we encounter to feel like they are part of the family."

In 2021, Douglas generously donated his time to the NPA annual

auction and offered an opportunity to visit his operations in Arkansas. Over four days, the Vanegas family, owners of Sunbelt Pawn Jewelry & Loan in Texas, and members of their team had a great time and came home with ideas to implement at their own stores. Here is what Stacy Vanegas had to say about the trip: "The four-day trip, which was won at last year's Pawn Expo, was packed with knowledge sharing, tours and southern hospitality. While in Little Rock, we had the opportunity to visit various Braswell & Son locations, better understand their luxury business, and of course, share plenty of great meals with even better company. Douglas and Brent were wonderful hosts. Perhaps the most impressive takeaway from the trip was how

well Braswell & Son's mission statement and core values are instilled and embodied in their team. Their mission statement is not something written on their wall but recited during their team meetings. It is easily recognizable in how their team treats one another."

Michael Mack of Max Pawn in Las Vegas also generously donated his time and expertise. Michael offered a luxury experience to visit Las Vegas and tour his expansive operation. The bidding was so intense for this unique opportunity that on the spur of the moment, Michael actually offered TWO trips, one for each of the top bidders! Michael Goldstein with Empire Loan out of Boston and Stan Lukowicz with Loyalty Pawn out of Sacramento are planning to visit Michael and his team ahead of this year's Pawn Expo.

### DONATE TO THE CAUSE

From awesome experiences to trips to goods and services, everything donated to the auction helps the NPA's Government Relations team protect and serve the pawn community. Keep in mind you do NOT have to be at Pawn Expo to donate items to the auction and you do NOT need to be at Expo to bid on auction items!

Scan here to donate, or visit  
[PAWNEXPO22.givesmart.com](http://PAWNEXPO22.givesmart.com)



### BIDDING OPENS ON JUNE 1

You don't have to be at Pawn Expo to bid on most items. However, if you want to be in the running for an "experience" trip, you have to be present at Pawn Expo. No matter how or where you bid, you'll get an awesome item and are supporting the Legal Defense Fund. It's a win-win!





## 35 Years and Counting!

How did it all begin?



Dave Adelman (NPA President 2007-2009)  
and Edward Bean (NPA President 2003-2005)

This core group, many of whom went on to assume leadership positions in the new organization, envisioned the first national organization for pawnbrokers – The National Pawnbrokers Association. These founding individuals instituted a Board of Directors and elected the first NPA President. Their first and foremost objective was to unite the industry and present a united front in Washington, D.C. Today, their vision still holds true and the NPA continues to educate lawmakers on the positive aspects of pawn. Miley was steadfast in his desire to educate lawmakers about the positive aspects of pawn. “Some pawnshops have a very poor reputation,” Miley said. “I want to revolutionize that. We will change the image of pawn stores forever,” said Miley at the time.

**IN 1985**, Miley O’Neal, owner of the Happy Hocker Pawnshop in Florida, started thinking about creating and bringing an association for pawnbrokers to life. As Miley stated for the Sun-Sentinel that year, “I envision starting an association of Florida pawnbrokers with standards and ethical codes,” and he did just that. Miley built the Florida Association, and a few years later, he saw the need to band together as a nationwide industry to make sure necessary legislative protections were in place for the industry. Miley decided to host a small convention, which brought together roughly ten vendors and 200 attendees. He also invited select members and Officers of a few other state associations, according to Dave Adelman, who was there on the hot Florida night.

**IN 35 YEARS**, the original core values of the NPA have not changed. The work of the NPA Board of Directors and Government Relations team still focuses on banding the industry together to provide legislative protections for the industry. Today, the NPA strives to educate lawmakers and the public about pawn and how valuable the services of pawnbrokers are to communities nationwide. Thirty-five years later, every NPA pawnbroker member, every industry partner, every board member and every staff member is dedicated to continuing the work of those first visionaries whose goal was to build, polish and protect an industry we are proud to be part of.

### Special Thanks and Recognition to NPA Leadership for 35 Years

## The First President – Louise Seawright

**LONG BEFORE LOUISE SEAWRIGHT GOT THE CALL FROM MILEY O’NEAL** to head down to Florida to talk about a national association, she was fighting for pawn in her own state of Tennessee. In 1983, Louise set out to change the antiquated pawn laws in her state. At this time, Louise wasn’t just making a few phone calls. Louise set out to visit as many pawnshops as they could. These grassroots actions by two determined pawnbrokers modernized the way pawn laws were written, and they didn’t stop with Tennessee. Word had



spread beyond Tennessee to other states who called Louise for help. Starting with Kentucky, 14 states used the new Tennessee statutes to upgrade their own state laws.

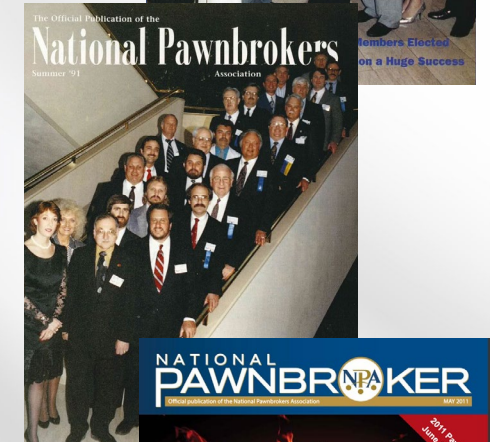
How did Louise become the first NPA President? “Miley called. He heard what I had been doing and invited me to the Florida meeting,” says Louise. “I thought I would be on a committee or something, but ended up as President of the NPA.” One

newly elected board member came out of the election and told Louise’s husband Jimmy, “We just elected your wife as President.” Louise walked right out to face reporters and readily admits, “I was in shock.”

Once the shock wore off, Louise got busy with even more road trips to visit pawnbrokers. Weeks of travel saw her visit 26 states and sign up 3,000 members. “People were ready to be part of something,” she says.

Louise’s core mission was to improve the image of pawn. While travelling the country, she helped colleagues clean up their industry and promote themselves in their communities. “We’re moving to Main Street into well-lit buildings. We are wearing coats and ties,” she said in a 1990 article. Her foundation of fair laws, a professional pawn image and a feeling of inclusiveness set the tone for the NPA for the next 35 years.

Today, Louise is retired and lives in Nashville, TN. Her children continue her legacy by running pawnshops of their own, including Gayle Ferebee, who has been instrumental in reinvigorating the Tennessee Pawnbrokers Association and serves as its President.







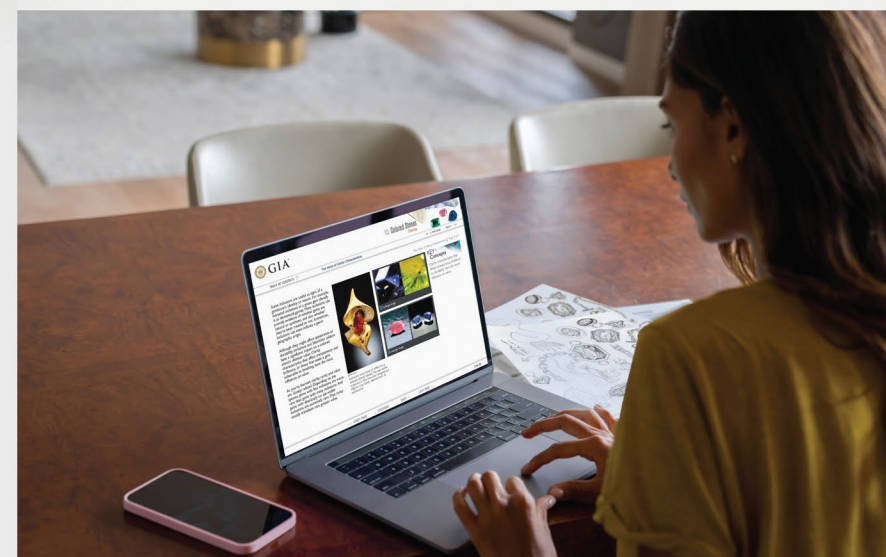
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## GOVERNMENT RELATIONS COMMITTEE

### *Government Relations Committee Update*

A major focus of the NPA is the work the Government Relations Committee (Team GRC) does on behalf of the entire pawn industry. You will definitely hear from them when big issues come up, but they are working, watching, scanning, and monitoring hundreds of federal and state documents every day to find any legislation that could harm pawn. Even when a particular piece of legislation doesn't mention pawn, Team GRC has the knowledge, skill and experience to understand how the legislation could still affect the industry. Here is a roundup of what they see for the future.



Cliff Andrews

### KEEPING PAWN OUT OF THE HEADLINES

In the recent NPA Government Relations Update, NPA's Team GRC expressed concerns about the number of times pawn has been highlighted in recent state and federal enforcement actions.



Team GRC says we want to avoid “headline risks” because we never know when the pawn industry could get thrown in the mix. The more pawn is mentioned, the more risk of legislative and regulatory actions to pawnbrokers. We do not want to be top of mind in this context. This sentiment is especially true regarding rate-cap legislation. Team GRC noted that although several rate-cap bills have been introduced this year, these bills are still in committee because of other pressing issues currently before Congress. Additionally, Team GRC explained that while there is support from Democratic leaders to advance these bills, there are not enough votes at this point to pass the legislation. That said, Team GRC advises we remain vigilant and keep up our efforts to build relationships with and provide education about the industry to policymakers.

### CFPB IN THE NEWS

With new leadership, the Consumer Financial Protection Bureau (CFPB) is ramping up enforcement. They are aggressively pursuing “recidivists,” those who have violated the law in the past and have not mended their ways. This is the basis for the CFPB suing First Cash/Cash America this past fall for violations of the Military Lending Act, in particular. Unfortunately, this is a “headline” that could have the CFPB sniffing around other pawn issues.

The CFPB has been more engaged with enforcement actions than with new regulatory initiatives. They have announced their intentions to focus on banks and, most recently, nonbank providers of consumer financial services. Some of these nonbank providers are fintechs, but the announcement is not limited to fintechs. Specifically, the CFPB plans to expand its ability to undertake “supervision and examination” of nonbanks. The terms “supervision” and “examination” would allow CFPB employees to walk into your store and examine your books without advance notice, much like the authority the ATF has over your firearms records.

The terms “supervision” and “examination” would allow CFPB employees to walk into your store and examine your books without advance notice.

A recent report by the CFPB entitled “Financial Challenges of Rural Communities” says bank branches are diminishing in rural areas, so citizens may have less access to financial services. In the summary of the report, but not the actual report, they go so far as to say that without banks, “people may have to turn to pawnshops and payday loans.” We have no information about why the CFPB included pawn with payday in this report.



HEADLINES IN THE STATES

VIRGINIA

A private lawsuit has been filed against a pawnbroker in Virginia and North Carolina. The defendant is a multi-store pawn company that allegedly charged customers more than Virginia’s cap on the allowable service fee for electronic reporting. The complaint alleges violations of law occurred due to “overcharged fees, hidden costs and failure to disclose fees properly.” It also alleges violations of the Truth in Lending Act, the Virginia Pawnbroker Statute and Virginia Usury Laws. The individual plaintiff asked for certification of a class of all Virginia customers in her complaint. Considering Virginia is geographically located close to CFPB headquarters, Team GRC is concerned headlines like this in their backyard may bring unwarranted attention to the industry.

MINNESOTA

A class action suit in Minnesota is in progress against a multi-store pawn company that suffered a massive data breach in September, 2021. More than half a million customers’ personal information was compromised by cyber thieves. The lawsuit highlights an alleged lag in time between the date of the breach and the date the pawn company reported the breach to customers.



What Can Pawnbrokers Do?

**COMPLIANCE. COMPLIANCE. COMPLIANCE.** Compliance is your best insurance policy against legislation, regulation and litigation! Compliance is as important as fire insurance or an alarm system. Headlines that mention the pawn industry are “blood in the water” for regulators, class action lawyers and lawmakers unfamiliar with the pawn industry. It is your responsibility to double down on compliance! Make a concerted effort to triple check and document your policies, procedures and pawn software programs to make sure you are in compliance with all applicable state and federal regulations. Stay in close contact with your attorney and/or accountant to review the laws and regulations. Have your digital systems monitored for security and have a plan in place in case of a cyber-attack. Your compliance measures and preparation are the key to defending threats to your business.



NEW JERSEY

The Department of Justice entered into a deferred prosecution agreement with a pawnshop in New Jersey that obtained two PPP loans. The pawnbroker must pay back the fraudulent second loan along with a \$50,000 fine, or risk criminal prosecution. An attorney in Utah was the “whistle blower” in this case. He has commenced 31 lawsuits nationwide and brought his findings to the attention of law enforcement authorities so far. It appears the attorney investigated the SBA’s database of “approved” PPP loans.

ILLINOIS

The Illinois Department of Professional and Financial Regulation recently published its final regulation implementing the state’s 2021 “Predatory Loan” Act. In September 2021, the NPA, the Illinois Pawnbrokers Association and other stakeholders obtained a state-court injunction against the Department’s efforts to include pawn in its enforcement efforts even though the Act was silent about pawn. Team GRC and the Illinois Pawnbrokers Association continue to monitor developments in the Illinois legislature and the Department.

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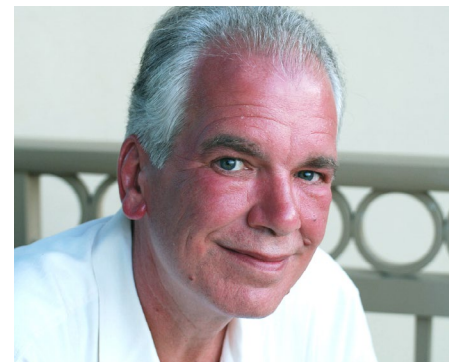


Alan Nelson    Alan@PawnTrain.com  
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## IN MEMORIAM

# The NPA Celebrates Steve Krupnik



**THE MOST  
HIGHLY  
VISITED  
CONTENT  
ON THE NPA  
WEBSITE**  
is the area  
entitled  
“Opening a  
Pawnshop,”  
originally  
written

by Steve Krupnik. Over the years, thousands of aspiring entrepreneurs and skilled pawnbrokers alike have clicked on this page to review words of wisdom shared by Steve. Steve gives simple, practical tips with a no-nonsense style that really lays it on the line. To this day, this article is a staple of the NPA website.

On March 17, 2022, the pawn industry lost this icon. Numerous people, from current and former NPA members to those who read his books to countless others he mentored, will miss Steve.

Steve Krupnik got his start in pawn as many entrepreneurs do. He was working at another job, met someone, and decided to open a pawnshop.

He was working as a filling station mechanic when he met Keith “Red” Kaser, who brought Steve in as a partner in a used car lot on Lincolnway. Together they decided to open a pawn shop alongside the car lot. They called this new store Red’s Pawn Shop, located in South Bend, Indiana. Steve ran the pawnshop from its start in 1982. He built it into one of the largest in Indiana.

Fortunately for the pawn industry, opening a pawn shop wasn’t the only thing Steve did. In 1990, he was instrumental in assembling the Indiana Pawnbrokers Association (IPA). Changes in state laws and guidance by the IPA helped pawnshops evolve into a more mainstream element of the local financial services industry. So much so,

Steve authored “Pawnonomics: A Tale of the Historical, Cultural, and Economic Significance of the Pawnbroking Industry” to illustrate the impact that pawn has on the economy. He continued to author books on responsible pawnbroking, developed a pawnbroker advisor program and communicated with thousands of pawnbrokers throughout the world.

Steve joined the NPA Board of Directors in 2001 and helped shape the association for many years. He was a prolific creator of content for National Pawnbroker Magazine and a regular presenter at Pawn Expo.

“Steve was always willing to lend pawnbrokers a helping hand or a leg up through the sharing of his experiences and wisdom about the pawn industry. It was an honor to know him and a pleasure to work with him for many years.” – Fran Bishop, NPA Government Relations Liaison.

In 1999, Steve was awarded the prestigious Pawnbroker of the Year award by the National Pawnbrokers Association. He enjoyed helping people “quietly” and mentored many in the industry. In 2021, Steve received the Ron Stempkowski Lifetime Achievement Award at the Midwest Pawnbrokers Convention.

**May Steve rest in peace.**

**"Steve was always willing to lend pawnbrokers a helping hand or a leg up through the sharing of his experiences and wisdom about the pawn industry. It was an honor to know him and a pleasure to work with him for many years."**

**Fran Bishop, NPA Government  
Relations Liaison**





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# It's A Wild World Of Convenience. Are You Ready?

**David Avrin, CSP**  
**Keynote Speaker at Pawn Expo 2022**



**WHILE ON ZOOM WITH A CLIENT** this morning, a vibration from my Apple Watch notified me that my security camera saw someone on my front porch. Ironically, a FedEx driver arrived at

the same time as an Amazon driver. Then it got very crowded on the porch as my groceries were delivered just five minutes later. By the way, I saw all of this play out live on my Apple Watch while talking face-to-face to a client on a Zoom call from Dubai. True story.

If you're still wringing your hands waiting for your old life to return after Covid, wake up! You are missing this! The world has changed, is changing and will continue to change. Stop complaining about it and start embracing it. It's awesome!

**Their desire for immediate gratification has them thinking to themselves, "Yeah, yeah. I get it, but can I order it on my cell phone and get it by tomorrow?"**

In many ways, Covid has accelerated what has long been predicted about a world of profound convenience and 24/7 remote access — to people, products, information, communication and more. But make no mistake, we've been able to order products online for decades. Being able to connect remotely and find anyone and anything on our phones isn't new.

When you decided to develop an app for your business, you didn't really pivot or take a bold step. You just did what was required to stay relevant and keep up with others who have offered these options for years. Your mindset and approach to engaging with your customers' needs to keep pace with the changes happening around you. If you aren't keeping up, your customers will find someone who is.

As business owners, we love to boast about our superior quality, commitment, caring, trust and employees, yet today's customers are looking for speed of service, flexibility, convenience, and simplicity of process. Do you see the disconnect?

I'm astonished today by how many of my consulting clients believe their quality is their secret sauce or their "people make the difference." Meanwhile, their customers have grown numb to claims of better quality. Their desire for immediate gratification has them thinking to themselves, "Yeah, yeah. I get it, but can I order it on my cell phone and get it by tomorrow?"

Winning today is all about competitive advantage. Tell me and show me why you are a better choice than all of the other options out there. And better in the minds of your customers is changing because they are being exposed to a growing list of new choices, amenities and accommodations that they've (we've) never experienced before.

**For customers today, faster is better, easy is better, flexible and convenient is better.**

I have a speaker colleague who showed me his new demo video where he showcased his message on how to survive Covid-19. I was honest and told him, "Friend, you missed it! That was last year. 2020 and 2021 was about surviving and pivoting and figuring it out. We've moved on. It's over! Today it's about embracing and adapting and discovering new and creative ways to be remarkably easy to do business with. Those who don't won't be around in the years to come."

The world is different, friends, and your customers have taken charge of their vendor relationships. We'd better get inside their heads to discover what they want, need, expect and prefer. If they like the experience, the simplicity, the flexibility or the offering, they will come back. If they don't, they won't.

Your customers' expectations for access, accommodation, communication, options and speed of just about everything has changed. The question isn't a matter of "if" you will change as well. Instead, it's how you plan to survive if you don't.

**David Avrin, CSP is President of The Customer Experience Advantage and is an internationally acclaimed speaker, author and consultant.**

## Calendar of Events

**July 11 – July 14, 2022**

Pawn Expo  
Caesar's Palace  
Las Vegas, NV

**August 21, 2022**

Oregon Pawnbrokers Association  
Annual Meeting  
The Holiday Inn & Convention Center  
Salem, OR

**Sept. 5 – Sept. 7, 2022**

Dixie Conference  
Orange Beach, AL

**Oct. 21 – Oct. 23, 2022**

CAPA Convention  
Universal City, CA



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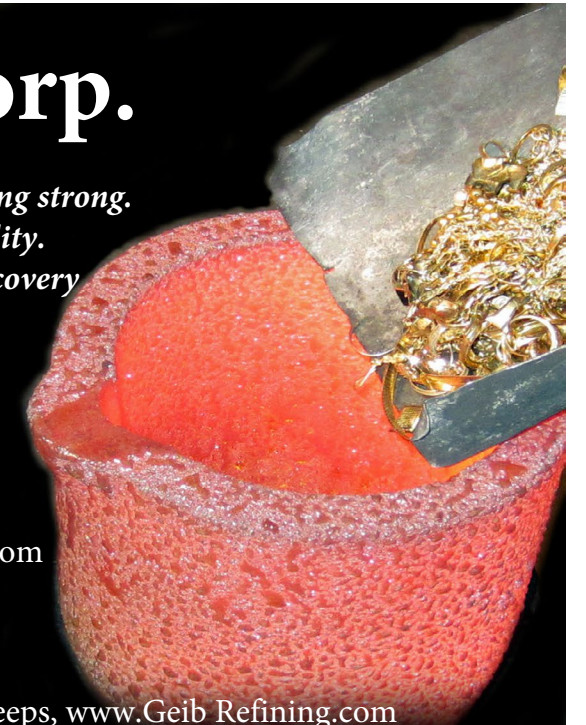
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**See Peter at the Pawn Expo Booth 313**





# WELCOME!

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Advance Displays	Chad Lucking	South Salt Lake	UT
A-OK Pawn Shop	Max Sheets	Wichita	KS
Armslist	Mark Gibbon	Jeannette	PA
Brilliant Elements	Grishma Patel	New York	NY
C2Cxchange	Melanie Mroz	Midlothian	VA
Cash Connection Central Point, Inc.	Rob Patridge	Central Point	OR
Community Pawn Holdings	Eugene Josovits	Brooklyn	NY
Craft Lab Grown Diamonds	George Prout	New York	NY
Chronotize	Michael Mooney	Oakland Park	FL
Danson Jewelers	Jack Nazy	Paramus	NJ
Eagle Jewelry and Loan II	Katherine Perez	Houston	TX
Encore Pawn	Kenny Allwein	Bixby	OK
Hicks Inc.	Bailey Cates	Luverne	AL
LePrix Wholesale	Emily Erkel	Bethesda	MD
MidWest Closeouts	Matt Newkirk	Marietta	GA
MOD Diamond Group / Rock & Devine	Myles Shakler	New York	NY
Mongolian Pawnbrokers Association	Bayarsaikhan Batsuuri	Ulaanbaatar	Mongolia
myGemma	Leah Goldblatt	New York	NY
Pawn Central	Tawnya Pearson	Portland	OR
Pawn212	Adam Justin Shalit	New York	NY
PI Force, LLC	Eric Lane	Clermont	FL
Premiere Firearms	Justin Gaudi	Titusville	FL
R.K. Kalati Co.	Rami Kalati	New York	NY
SMS Electronics, LLC	Mufaddal Sodawaterwalla	Dallas	TX
South Georgia Gun & Title Pawn LLC	Thomas Finch	Sylvania	GA
US Metals LLC	Katsiaryna (Kat) Tsviardova	Las Vegas	NV
USA Trade Inc.	Nikcholas F. AbouFadel	Los Angeles	CA
Whatnot	Mimi Sheng	Marina del Rey	CA



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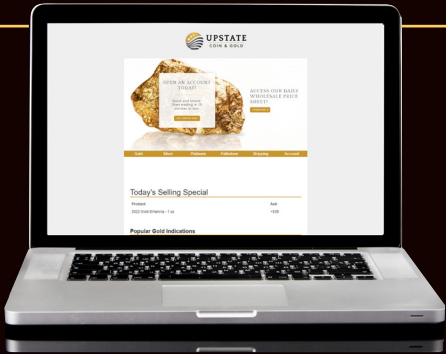
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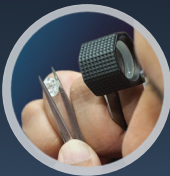
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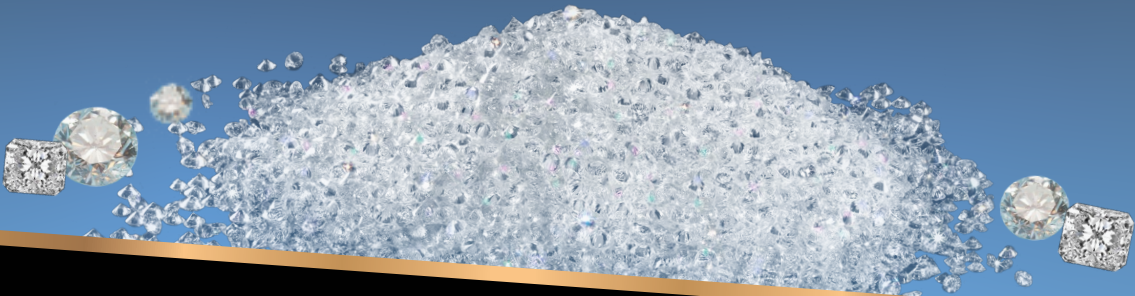
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## Total Revenue per Sqare Foot



NPA 2020 Operating Performance Report



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## COMPLIANCE CORNER

# Training is Required

BY DAVE GRIFFITHS, THE AML GURUS FORMERLY THE CONSULTANTS, LLC

**AS I PERFORM ANNUAL INDEPENDENT AML REVIEWS ACROSS THE COUNTRY,** I run across the same issues time and time again, the biggest of which is training not being performed either on time or at all. Title 31 of the U.S. Code, otherwise known as the USA PATRIOT Act, requires all precious metals dealers to have an AML program and they must train their staff on the following occasions:

- Within 30 days of hire
- Annually as a refresher
- Anytime the law changes

Employees who require training are those who interact with customers at the loan and sales counters, are in administration or are on the Board. Basically, if they handle cash or are in charge of those who do, then training is required. Those who do online sales or other services like warehouse work or jewelry repair are excluded from this requirement.

To pass muster, there needs to be good documentation of training. Be sure to record:

- What was discussed with some detail
- Who attended the training
- Who presented the training
- The date of the training

Attendees should sign a register or some sort of document that proves they were in attendance, along with what training they received. These documents should be retained for a minimum of five years before they are destroyed.

Training topics need to include the following at a minimum:

- Money laundering defined with examples provided
- What suspicious activity looks like and how it is handled
- Indications for use of a SAR and who will be filing these
- Indications for use of an 8300 Form and who will be filing these
- The four pillars of the AML program
- Record retention requirements
- OFAC and SDN lookup requirements and your procedures

“

Employees who require training are those who interact with customers at the loan and sales counters, are in administration or are on the Board. Basically, if they handle cash or are in charge of those who do, then training is required.



- GLBA, privacy and safeguard requirements
- Proper Customer identification procedures
- Know your Customer and Enhanced Due Diligence procedures

Training can be provided in one-on-one or group settings, or you can use an online resource. A test is not required if done in a setting that allows for back and forth so all questions can be answered. Ultimately, the compliance officer needs to feel confident that those being trained walk away informed and with confidence that actual learning took place. If this is not guaranteed, then a written test should be incorporated.

The importance of this piece of the AML program can't be overstated. If you think about the four pillars, this is the one that lies squarely on the compliance officer's shoulders. If they are not on top of the training, it will show during a review. It only takes the IRS folks about five minutes to identify whether or not a company has their act together, or is trying to bluff their way through an exam.

Those identified as “having their act together” sail through exams practically stress-free. Those who do not “have their act together” will recognize this quickly and will likely regret not following compliance procedures and having all their ducks in a row.



# Opening a New Store – Challenging Yet A Win!

By Abigail Mielcarak,  
VP of Operations, Antioch Coin & Jewelry,  
Lucy's Coin and Jewelry, Premier Pawn & Jewelry



## “3rd time’s the charm,” they say!

In this particular case, a revamp of the third time was the key. Premier Pawn & Jewelry Group’s third store was a 1,500 square foot, strip mall style, pawnshop that quickly began to run out of room and needed space to truly grow into its potential. The third time around, we decided to upgrade to a 3,500 square foot stand-alone building with plans to develop a jewelry store feel. The entire process to purchase and renovate the location took about one and a half years. We went through everything from Covid-19, overpriced properties, problems with the city, and having to clean up the entire plaza to get to the point where we are today.

**"We went through everything from Covid-19, overpriced properties, problems with the city, and having to clean up the entire plaza to get to the point where we are today."**

We started by prospecting for properties that would work for us, ultimately set our sights on a stand-alone building occupied by TitleMax. We made contact with the building owners and asked if they wanted to sell. We struck out. A few months later, Covid-19 hit. We contacted them again to see if they were willing to make a deal on the property. After lots of back and forth, we closed on the building in December of 2020.

It became apparent quickly that the plaza and the building (our new store) was located in what was considered “home” to individuals who, unfortunately, didn’t otherwise have one. We became concerned about activity and behavior we were witnessing in the parking lot just outside our new front doors. We elected to involve law enforcement to assist in monitoring activity in the parking lot. We also enlisted the help of the other three business owners in the plaza and hired a security company to patrol. This, along with some help from law enforcement, has kept the plaza clean and safe.

The process of renovating the new store took about three months total. We renovated the interior structure, installed a vault and a bulletproof wall, security systems, etc. We had to design and have custom showcases built for the entire store. We also created a custom ad-on to our bullet-resistant pawn windows and removed 12 feet of exterior wall to get the new vault in. We added brand new signage on three sides of the building and then proceeded to fill a significantly larger store with inventory!

Fortunately, inventory was not a problem. We sourced our inventory from our other two stores and a few

new and used item wholesalers. The toughest challenge was with the city and the permitting. They asked for the construction and vault plans and were very difficult to work with. Thankfully, we were able to complete all the work with permits in hand only a few days behind schedule.

Since opening, the new store has more than doubled in loan balance and the sales have almost tripled. No doubt, it was a lengthy process and occasionally challenging to prepare this new store for opening, but it has definitely been worth it!



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# Pawnbroker Round-Up

## Attracting New Customers

### IN THIS ISSUE:

We asked our network of pawnbroker members for a single marketing tactic that worked wonders for bringing customers into their stores. Some of our most experienced members weighed in with some very clever ideas.

**EVERY BUSINESS OWNER HAS CHALLENGES.** Those challenges can be unique to the industry you serve, but in this particular issue, we tackle employee retention and recruitment. At NPA, we know our business owners are skilled professionals with many years of experience. The insight they bring to this discussion is based not only on best practices, but on good old-fashioned hard work.

### Joey Leza

**Buffalo Jewelry & Loan and PawnMore, Buffalo, NY**

I've found that the best idea over the years has been when I combined community reach and customer engagement as one. Back in 2013, we acquired a group of stores in the Carolinas with my previous company. We needed to let folks know that we were the best place for loans and amazing deals.

#### ***This is what I did:***

- Found the largest organization in the market (this is usually always a church).
- Met with the pastor and proposed having a BBQ in our parking lot and on our dime. We purchased all of the items needed (food, drinks, paper plates, etc.) for approximately \$500.
- The church kept all proceeds from every plate sold. They also passed out welcome flyers about the pawn store to anyone who wanted.
- The catch was the church had to cook all of the food and sell the plates cheap! Each plate was \$5.
- For each plate purchased, the customer also got a raffle ticket from our store. We had three separate raffles: Game System, Large TV, Gold & Diamond Ring. Again, this cost approximately \$500.

For about a month leading up to the event, every Wednesday, Saturday and especially Sunday, the church would mention the BBQ to their congregation. Many of the folks didn't know what a pawnshop was and how we genuinely helped the community during tough times. Turns out, they also didn't know of all the cool stuff that we had available to purchase and that we offered layaway. The very first event they sold out of food, almost 200 plates!

This was extremely beneficial to the church because they had many new folks join their congregation. Imagine how many of those people tithe for years to come. As you can imagine, this is probably the best \$1,000 in „advertising“ that we could spend. New clients for both loans and sales.

Our next event with the church was at a different location. It was the same concept but with \$5 car washes. We provided our parking lot and all the equipment (power washers, towels, air fresheners, etc.) and they provided all of the labor.



### David Hufstetler

**American Pawn Shop Inc, Thomasville, GA**

Without going into a whole lot of detail, A SIGN SPINNER! Specific items at specific low prices. The one I specifically recall focused on a load of outdated gaming systems we needed to move. I asked a younger employee, "Well what would you pay (as a consumer), if anything?" I think we had 60 something games called a "Cube," marked at \$69.95. He said \$29.95. Also, maybe an overstocking of PS2's? As I recall, it was the Christmas season. We put that and a couple other gaming systems with prices on large signs held by an exuberant person out by the highway. We sold over 100 game systems in one day! Many of the sales were to people who had never been in the store before, although we had been here 20 years. Darndest thing I've ever seen in my life! Been doing this since 1992.

### Bob McCullough

**Pawn Plus, Macomb, IL**

In 2013, we hired Seth Gold from American Jewelry and Loan in Detroit, AKA Hardcore Pawn on Tru TV, to make a celebrity appearance for a fundraiser. We had over 730 people through the door and raised enough money for our daughter's high school class to do "Project Graduation," a program that sponsors an organized, adult-supervised and alcohol-free post-graduation party. We had people drive from Kansas City (5 hours), Indianapolis (4 hours), and many from 2 plus hours to meet him. We donated all profits from that single day of sales. It has been nine years and we still have customers talk about the event. It was expensive, but paid for itself many times over.

### Lisa Little, CPP

**Fieldstone Pawn, Conyers, GA**

We had a lot of pre-Covid success marketing the "first gun transfer for free." **A little paperwork for a new customer?** Yes, please. A lot of shops growl at their transfer customers. We give them service with a big old toothy grin and a "thanks for coming in" smile. Many other sales, referrals and repeat business have come from this promotion. We now offer our transfers for the lowest price in the area - same results.

### Carli Karlson

**Axel's Pawnshop, Spokane, WA**

Scavenger Hunts that last a few rounds. This makes people active in the community, send you pictures, and become more involved.





## ILLINOIS | Kelly J. Swisher, President of the Illinois Pawnbrokers Association

The legislative session has just ended in Springfield. I'm happy to announce that no legislation pertaining to pawn shops had been introduced. We still have a piece of legislation that the IPA supports that will, hopefully, see movement in the fall. If you have not sent in your membership dues, please do so. We need your continued support.

## OREGON | Beth Anundi, President of the Oregon Pawnbrokers Association

Oregon Pawnbrokers have been hosting tours of their pawnshops for Oregon legislators since September. The intent is to get to know the legislators better and to help them understand the value of pawnshops through the eyes of their constituents within their communities. We have completed about half a dozen tours so far and have had positive feedback from all legislators. We intend to continue inviting them on a regular basis.

Our Annual Meeting will take place on August 21 at The Holiday Inn & Convention Center located in Salem, Oregon at 3301 Market Street NE. Our meeting will start at 10am and conclude at or before 4pm. Please register on our website:  
<https://www.oregonpawnbrokerassociation.com/>

If you would like to support The Oregon Pawnbrokers Association, please visit the website and click on the Donate button under the Sponsors tab.

## WASHINGTON STATE | Janelle Morehart-Leevey, President of the Washington State Pawnbrokers Association

Washington State took a huge hit this March with the signing of SB 5078. This prohibits the manufacturing, possession, distribution, importation, selling, offering for sale, purchasing, or transfer of large capacity magazines over 10 rounds. It does allow possession only on the owner's property, or while engaged in lawful outdoor recreational activities, or use at a licensed shooting range, or when transporting the large capacity magazine to or from these locations. However, providing limited exemptions is only applicable to certain government officers, agents, employees, or contractors, law enforcement and corrections officers and military members, licensed firearms manufacturers, dealers, and gunsmiths, and persons engaged in sport shooting. Our association Lobbyist and industry Lobbyists worked tirelessly this session trying to stop it, to no avail. They have actually been fighting off this bill since 2016. The House and Senate in Olympia now have an overwhelming number of gun control advocates that were happy to push this bill through this year. This is a muddy bill for pawnbrokers. We will dig through this bill at our state conference at the end of April so that Pawnbrokers have a clear understanding as to how to proceed come July 1st, when it goes into effect.

We still need help fighting these firearm bills that keep coming back every year. Please reach out to our membership committee to become a Washington State Pawnbrokers Association Member! Email [wspawnassociation@gmail.com](mailto:wspawnassociation@gmail.com) for more information on how to join.

## NORTH CAROLINA

### Bob Moulton, President of the North Carolina Pawnbrokers Association

After a few years of inactivity, the North Carolina Pawnbrokers Association is wanting to get back into action to help protect pawnbrokers' rights in the state. We need help! If you are willing to serve, please contact Bob Moulton at [moultonbob@yahoo.com](mailto:moultonbob@yahoo.com).

## NEW YORK | David Kaminsky, President of Collateral Loanbrokers Association of New York

CLANY held its annual general meeting on March 22nd. Elections were held, and the current slate was re-elected, plus one new candidate was elected for treasury. Please welcome Daniel Kalter as CLANY's newest treasury officer. We heard from our legal department and our Lobbyist about our current situation and our future plans.

## TENNESSEE | Gayle Ferebee, President of the Tennessee Pawnbrokers Association

One of our major struggles in reforming the TNPA has been in obtaining an accurate list of current Tennessee Pawnbroker's License holders. Understandably, our Secretary of State has passed the responsibility of issuing pawnbroker's licenses off to the individual counties. However, we are working with our Secretary of State's office to have a central list of license holders compiled, maintained, and accessible... This should be a great help in reaching out to our Tennessee pawnbrokers.

We have also had Tennessee pawnbrokers reach out to the TNPA regarding the disposition of stolen merchandise and restitution. Considering our laws were last amended in 2016, it was disheartening to learn pawnbrokers were still releasing merchandise to victims, most often, without restitution of any kind. After conversations and clarification

with the District Attorney and court clerk's office in two Tennessee counties, we are confident these pawnbrokers will not be left holding the bag on misappropriated merchandise in the future. This, my friends, is one more reason State Associations are so valuable... JOIN YOUR STATE PAWNBROKER'S ASSOCIATION!

We have been tweaking our bylaws through membership vote, we are discussing additional membership perks, and we are in the planning phase of a statewide road trip in the fall. We are also seeking regional TNPA representatives, so if any of our Tennessee pawnbrokers would be interested in meeting with your area pawnbrokers, making calls, and stopping in your area pawnshops, please reach out to Gayle Ferebee (voice call or text) at 615-787-7227, or via email: [pawnshoplady@comcast.net](mailto:pawnshoplady@comcast.net).

## COLORADO | Steven Adsit, President of the Colorado Pawnbrokers Association

Colorado is still working on creating a full contact list for all state pawnbrokers. We would love some help! Contact Steven if you are able: [stores.35@mmi-corp.com](mailto:stores.35@mmi-corp.com).

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Hear from industry leaders delivering impactful guidance and insight that will leave you working smarter - not harder!
- ▶ **Learn To Work Smarter!**  
Discover best products/services for your pawn business from 130+ vendors on the Expo floor.
- ▶ **Network With the BEST!**  
The NPA is the largest qualified network of trusted pawn professionals worldwide. Join us at Expo to do business with the very best.

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## WHY PAWN EXPO 2022?

**ACTIONABLE** ideas and content that will help you run **SMARTER**, more **EFFICIENT** and more **PRODUCTIVE** businesses, which will **INCREASE** your bottom line.  
*It is that simple.*

### TWO KEYNOTE SESSIONS

#### DAVID AVRIN - *Your Customers Are Changing! Are You?*

In this eye-opening, high-content and very entertaining presentation, Customer Experience and Marketing expert, David Avrin, CSP, shines a light on the profound shift in customer expectation, while showing your team everyone's role in eliminating barriers, engaging prospects and creating Customer Experiences worth sharing.

#### BRIAN SCHUL - *The Speed of Life*

Brian Shul is one of the most popular and dynamic keynote speakers in America today. As an Air Force fighter pilot, Brian was shot down in the Vietnam War and severely burned in the ensuing crash. Brian masterfully uses his aviation slides and stories as a vehicle to tell a broader inspired story of hope.

### SESSIONS

#### NPA Past Presidents Panel: *35 Years of Protecting and Preserving the Pawn Industry*

Celebrating 35 years of pawn industry leadership, this unique session will include seven former NPA Presidents and will be moderated by current NPA President, Boyd Naylor. Between them, they have seen it all!

#### *It's Not Who You Know, It's Who Knows You!*

**SPEAKER:** David Avrin

#### *Pawnbroker Roundtable "Pub Quiz"*

Anyone can join this session and get a feel for how NPA Pawnbroker Peer Groups can benefit you and your business. Test your pawn knowledge against your peers in a fast-paced pawn trivia quiz, followed by roundtable discussions with the best in the business.

#### *The Changing Landscape of Employment: How to Develop and Sustain your Workforce*

**SPEAKER:** Jamie M. Hasty, SESCO Management Consultants

#### *Breaking the Mold - Creative Pawn Broking Models*

**PANELISTS:** Tim Collier, Brett Mastroianni, Morgan Jones, and Kevin MacDonald

Many pawnbrokers are breaking the mold and getting creative by changing the way they do business- high-end art, high-end concierge pawn...and more.

#### *Increasing Sales and Growing Your Business Using Live Selling on Social Media*

**PANELISTS:** Rachel Fitch, Natalee Fitch, Moris Adato, and Ken Huddleston

#### *Firearms Panel Discussion*

**PANELISTS:** Rob Barnett, Chase Rainey, Jeremy Powell, Jason Wallace, and John Bocker with NSSF  
**Moderated By:** Johnny Whiteside

Back by popular demand, the Firearms Panel was the highest rated session of the conference last year. Discuss compliance with pawned redemptions, rules and regulations to consider when selling firearms and considering FFL with respect to liability for injuries resulting from a firearm or ammunition sold.

#### *Taking the Leap: Transitioning from Single to Multiple Stores*

**PANELISTS:** Beth and Adam Anundi, Chad Carter, Boyd Naylor, Bill Dawson, **Moderated By:** Lisa Little

### NEW - INDUSTRY INSIGHTS

Grow your business and stay ahead of the curve with the Industry Partner Insights sessions! Learn from NPA Industry Partners who are leading experts in their particular categories. These small, intimate sessions focus on a single topic with plenty of time to ask questions. You won't get this face time anywhere but Pawn Expo!

#### *Ask a Lifelong Pawnbroker & Global Pawn Consultant Anything*

**Jerry Whitehead, Pawnshop Consulting Group, LLC**

#### *Bring Authentic Luxury to Your Neighborhood*

**Michael Mack, Max Pawn Luxury**

#### *The Future of Pawn: Omni-Channel*

**Steve Mack, Bravo Store Systems**

#### *How Lab Grown Diamonds Will Change Pawn Retailing* **Craft Lab Grown Diamonds**

#### *How to be Successful with luxury Handbags*

**Sean Makovsky and Deanna Thompson, Marquee Luxury**

#### *PawnTrain Metrics Workshop*

**Alan Nelson, PawnTrain LLC.**

#### *The Pre-Owned Watch Industry Today*

**Amanda Ellison, Chronotize**

#### *Procuring and Protecting Designer Inventory in the Age of Counterfeits*

**Entrupy and LePrix Wholesale**

#### *Sleep better knowing your alarms are responded to 24/7*

**Larry Spicer, Jewelers Mutual® Group and Andrew Dunn, Securitas Mobile Guarding**

#### *Take Your "Live" to the Next Level*

**Anish Desai and Tiffany Bayley, TextMeChat**



# EXPO FUN!



With FIVE social events, you will have plenty of time to network, socialize and have fun at Pawn Expo!

## PAWN EXPO “BACK TO THE FUTURE” WELCOME RECEPTION

*Step back in time and celebrate the NPA’s 35th Anniversary!*

Rewind to the 80s by dressing how you did when the NPA began. That big hair, shoulder pads and acid washed jeans will get you in the mood to dance the night away to 80s tunes, while you catch up with your favorite pawn peeps. We found the perfect venue to throw this party. Buses will transport you and your big hair to The Mosaic on the Strip.

## “WELCOME BACK” MIXER

Get the party started as we kick off Pawn Expo with our Welcome Back Mixer. Grab a cocktail and reconnect with friends as we ramp up for a fantastic show.

## ANNUAL AWARDS BREAKFAST

On an annual basis, we celebrate those individuals who go above and beyond for pawn. We will honor those who are most deserving of their awards during our Annual Meeting & Awards breakfast.

## TRADESHOW RECEPTION

Party in the exhibit hall! Grab a cocktail and browse the show floor. With a variety of new vendors showcasing their products and services on our tradeshow floor this year, you may meet someone who has solutions to your biggest challenges as a business owner.

## FAREWELL “VENDOR LOVE” APPRECIATION RECEPTION

Stick around to celebrate our hard-working and highly valued Industry Partners! It will be your last chance to squeeze in a bit more networking and to say farewell until next year.

## THE FUNDS YOU NEED TO GROW YOUR PAWN SHOP

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Technical Pro  
TextMeChat (StarGems Inc.)  
Upstate Coin & Gold



*Here's a tidbit that really got the pawn social groups weighing in with ideas and advice.*

## PAWNBROKERS' FAVORITE ESSENTIAL TOOLS

**We know it's no small feat opening your own business.** Then, before you know it, you are opening your third store and have a few basic essential tools that are a MUST for your shop. Pawnbrokers are buzzing on social media about tools and resources they cannot live without. Here is a list of some tools that have become a fan favorite amongst pawnbrokers:

- **Diamond/Moissanite Tester**
- **Bullions/Coins/Rounds**
- **Rolex Opener**
- **Gold Testing Equipment**
- **Handbag Testing**

This is just a small list, and there are many other tools that have benefited pawnbrokers everywhere. One business owner chimes in and says that an **"Ultrasonic Cleaner"** is a must. Magnets, loops and scales, and a ton of them, are great because, **"... they inevitably get lost (lol),"** says one pawnbroker. A Silver Coin Tester Kit is also a wonderful addition to your basic tools. However, one of the best tools that a pawnbroker can have in their arsenal when opening a new shop is a great team and training. This should be top priority, and the team members should have the same mission as you do. As one of our reputable pawnbrokers likes to say, **"One team – one goal."**



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# Fran Bishop

Fran and her husband, Tony, owned and operated Dollar Pawn for nearly 30 years. She was elected to the Board of Directors of the NPA in 1998 and was immediately selected for the Government Relations Committee, which she chaired for several years. Fran served as NPA President 2005-2007 and remained on the NPA Board of Directors until “retiring” in 2011. In 2012, Fran became NPA’s Government Relations Liaison. That year, Fran testified on the NPA’s behalf before the Subcommittee on Financial Institutions, Committee on Financial Services, U.S. House of Representatives on legislation related to non-depository providers of consumer financial services and offered a prepared statement for the record. As a senior member of Team GRC, Fran works tirelessly to protect the rights of pawnbrokers.

## How did you get started in pawn?

Friends in the pawn business showed us the ropes. When we first started, we were the only pawnshop in a two- to three-county area. Many people said our small town of Haleyville, AL wasn’t big enough to support it. They were wrong.

## What is the number one pawn skill you have?

Reading people.

## What pawn talent do you wish you had?

Multi-store management.

## What customer behavior aggravates you the most?

Liars.

## What customer behavior brings you joy?

Appreciation.

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

Owl lamp with yellow eyes that lit up. A man once pulled up with a truck full of goats to pawn. I just had to say we don’t take anything that eats or excretes.

## What career would you have pursued if you were not in pawn?

Lawyer. Fran currently serves as the NPA GRC Liaison, which involves much reading and researching of the law.

## Where do you see yourself in 10 years?

Hopefully, still alive. Fran and husband Tony retired in 2017 after 30 years in pawn.

## Do you want your children to follow in your footsteps?

No, that ship sailed over 20 years ago. Fran and Tony participated in the local DECA program hiring part-time students, of which many have gone on to successful careers.

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

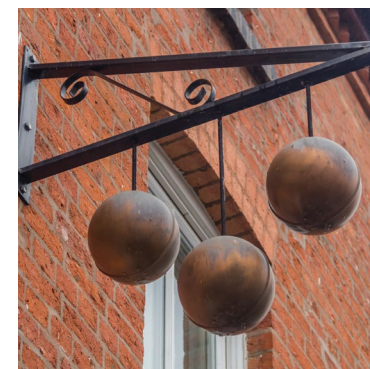
Human Resources.

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

Work in a pawn shop before you become a pawnbroker.



## All-in-one business solutions made easy



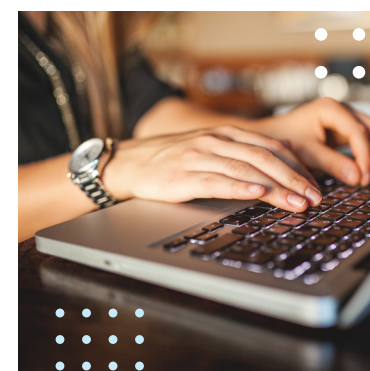
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