

National Pawnbroker

OFFICIAL PUBLICATION OF THE NATIONAL PAWNBROKERS ASSOCIATION

FALL 2023



Pride, Growth, & Excellence

Showcase the NPA Logo to
Grow Your Business

In Their Own Words

2023 NPA Pawn Industry
Award Winners



PLUS:

Is the Natural Diamond Market in Danger?

Tim Collier: A Lifetime of Achievement

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December 2022 | Stallcup Group, Inc., an Exit Strategy Consulting firm, announced its successful facilitation of the sale of **Quik Pawn**. Quik Pawn is an independently-owned business comprised of fourteen pawn shops located in Alabama in the cities of Montgomery, Birmingham and Mobile. Stallcup Group served as the exclusive financial advisor to the seller in this highly successful transaction.

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

Here is what another Stallcup Group client had to say about their successes:

“*Steve immediately understood the ins and outs of our business and he was always there to qualify potential buyers. He was able to find buyers who understood the potential of the business. I would 100% suggest that anyone contemplating selling their pawn business get in touch with Steve.*”

**Ed Bean, Suffolk Jewelers & Pawnbrokers
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Since 2009, Stallcup Group has closed the sale of 190 stores totaling over \$290 million. **That's real money in the hands of real owners like you!**

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A FORCE for GOOD

Newly Elected NPA President Shares His Vision for the Future of Pawn



I am writing to you today as the newly elected President of the NPA Board of Directors. I am honored and humbled to have been chosen to lead this organization, and I am excited to work with you all to achieve our goals for the next two years.

I have been a member of this organization for many years, and I have seen firsthand the amazing work that we do. We are a force for good in our industry, and I am committed to continuing that work.

I want to express my sincere gratitude to those who joined us in Atlanta at Pawn Expo this past July. From the expansive showroom floor, new GIA training sessions, and Jewelry Exchange, to an incredible lineup of panelists and speakers, it proved to be our biggest and best one thus far. I also want to thank our Convention Committee, our Young Professionals Committee, and the hundreds of people who participated in our silent auction and Young Professionals raffle. We raised over \$67,000 for our Legislative Defense Fund and close to \$10,000 for our Future Business Leaders Scholarship Fund.

The turnout, the enthusiasm of attendees, and the funds raised all

served as a powerful reminder of the strength of our members when we come together as one.

In the coming year, I plan to focus on the following priorities:

Growing our membership:
We will be working on new strategies to attract members and reach a wider audience.

Strengthening our advocacy:
We will continue to advocate for policies that support our members and our industry. We will also work to build relationships with lawmakers at the state and federal levels to ensure that our voices are heard.

Expanding our programming:
We want to offer more programs that meet the needs of our members and help them to succeed.

The NPA Legislative Conference will be held on May 14-15, 2024, and we are anticipating another great turnout of pawnbrokers from around



the country. I invite you to join us on Capitol Hill. This conference will be a great opportunity for you to learn about the latest legislative developments that affect our industry, to meet with your elected officials, and to advocate for yourself and your fellow pawnbrokers.

We are a force for good in our industry, and I am committed to continuing that work

Finally, if you are not currently a member of the NPA, I want to encourage you to become one. This association has a lot to offer you: Access to exclusive resources and discounts; Networking opportunities with other pawnbrokers; Professional development opportunities, and perhaps the most important of all – the peace of mind from knowing the NPA and its Government Relations team are working 24/7, 365 days a year to protect your livelihood.

I am confident that we can achieve great things together. I am grateful for your support, and I look forward to working with you all.

Johnny Whiteside

**Johnny Whiteside
NPA President**

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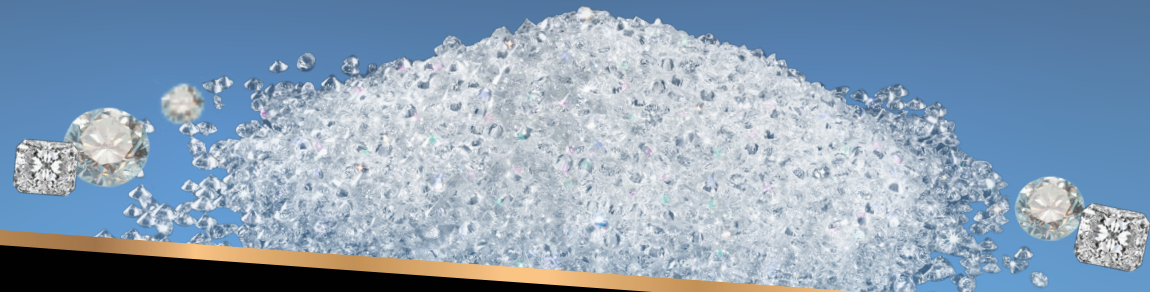
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"What we all have in common is a desire to see pawnbroking prosper, and to be able to provide our members with the best information and support to do the job."

~ Ray Perry, CEO, UK National Pawnbrokers Association, Page 24

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Embracing the NPA Logo as a Symbol of Excellence

As we continue our journey towards excellence and growth, I am delighted to address an important matter that further strengthens our identity as an organization.



image—it is a seal of approval that assures the world of the value, integrity, and excellence behind the products, services, and the people it accompanies. Just as the stamp of an official seal signifies authenticity, the NPA logo signifies the validation of our members and the approval of our organization industry wide.

The NPA plays a pivotal role in shaping the landscape for the pawn industry. This association serves our pawn community as a hub for knowledge exchange,

networking opportunities, and most importantly, legislative efforts that monitor both state and federal activity that could greatly affect your livelihood.

I encourage every member to embrace the NPA logo not only as a symbol of your membership with the NPA, but also as a sign of your personal dedication to maintaining the highest standards in your field. Displaying the NPA logo should be a point of pride and a signal of the exceptional quality that accompanies it.

Do you display the NPA member certificate in your store? Is the NPA decal on your front window identifying your business as NPA-affiliated? Is the NPA logo highlighted on the homepage of your website?

Your support of the NPA is an investment in your own growth and the advancement of pawn. By participating actively and displaying pride in membership, you contribute to a collective effort that pushes boundaries, sets new standards, and shapes the future for pawn.

As we move forward, I invite you to display the NPA logo proudly. Feel free to share your thoughts on how we can amplify the significance of our logo and what it represents. Your input is invaluable as we continue to refine and reinforce our identity as an organization.

Thank you for your continued support and dedication.

Kristen Williams
NPA Executive Director

Do you display the NPA member certificate in your store? Is the NPA decal on your front window identifying your business as NPA-affiliated? Is the NPA logo highlighted on the homepage of your website?



At the NPA, member pawnbrokers take great pride in conducting their business according to an agreed upon Code of Ethics. Specifically, the verbiage reads, "We, the Members of the NPA, having committed ourselves to contributing to the professional and personal development of member pawnbrokers; advocating pawnbroker rights and responsibilities; and enhancing and promoting a positive and professional image to the public, do hereby adopt and embrace the following Code of Ethics..."

NPA members acknowledge a commitment to excellence in pawnbroking and are part of a highly qualified exclusive network of pawnbrokers worldwide. Members are proud to affiliate their companies with an organization that signifies a dedication to quality, commitment to standards, and a passion for progress. In this light, the NPA logo becomes an emblem of trust and assurance—a promise that whatever bears this mark has met rigorous criteria and is a reflection of shared values.

In recent discussions and reflections, it has become clear the NPA logo is more than just a visual representation; it represents a seal of approval. We are proud to declare our logo is more than an

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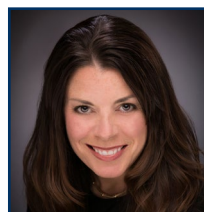
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ELIMINATE CREDIT CARD PROCESSING FEES



Will Watson with Tom's Pawn owners Brian & Shellee Garrett

with i3 Merchant Solutions Cash Discount Program!

(Below is a Q & A with Tom's Pawn Shop Owner Brian Garrett)

Q: How long have you been processing your payments with i3 Merchant Solutions?

BG: We have been with i3 Merchant Solutions for 10 years!

Q: How has the change to the Cash Discount Program from traditional processing effected your business?

BG: Processing fees was a big line item in our expenses. Changing to the cash discount program has saved us thousands of dollars that we are able to put elsewhere in the business.

Q: Have you had much push back on the Cash Discount Program and the 3% non-cash fee?

BG: I was a little timid about the cash discount when I heard about it a few years ago. I thought our customers would give us push back, we experienced the opposite. Customers were understanding, and we have the option to bypass the discount program if we choose to.

Q: Would you recommend Will Watson and i3 Merchant Solutions to other Pawnbrokers?

BG: I would recommend Will and the i3 team for their outstanding customer service. Will cares, he will be there for you and will take care of whatever you need. Will makes it easy and thoughtless so we can concentrate on other parts of our business.

Contact Will Watson to learn how you can eliminate your processing fees today at 936-232-4583!



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Meet the Newest Members of the NPA Board of Directors



Perry Lewin is the owner and operator of Decatur Jewelry & Pawn in Decatur, Illinois. A third-generation jeweler, Perry merged his extensive expertise in the jewelry industry with the pawn business to grow Decatur Jewelry & Pawn into one of the largest and most respected retail jewelry stores in the area. He is an active member of the NPA and has been a huge advocate for pawn at both the state and federal levels.



Jeremy Powell is a third-generation pawnbroker and owner of BJ Pawn & Gun in Denham Springs, LA. He is President of the Louisiana Pawnbrokers Association and an active member of NPA's Young Professionals Pawnbroker Peer Group. He also serves on NPA's Young Professionals Committee and Pawn Expo Convention Committee. He lives in Louisiana with his wife Brittany and their three sons.



Jeff Wilhelm is the Director of Store Operations for National Pawn & Jewelry, with 23 locations across North Carolina. He has been in the pawn industry for 35 years and frequently serves as a speaker and presenter at industry events. Additionally, Jeff leads an NPA Pawnbroker Peer Group each month.

The new board members bring a wealth of knowledge and experience to the board of directors. They are passionate about the NPA's mission and have a deep understanding of the challenges and opportunities facing our industry.

Tim Collier

A Lifetime of Achievement (And an Award to Show It!)



The Charles R. Jones Lifetime Achievement Award

carries a lot of weight to it. Named after the late Charles R. Jones, a Past President of the NPA and a pioneer in the pawn industry, the award is the highest recognition the NPA offers for an individual's leadership, service, insight, and vision. A great deal of care and consideration goes into the selection process. Yet, those who know Tim Collier recognize his incredible contribution to the pawn industry and will tell you there is no person more deserving of this recognition and honor.

Tim Collier, a Hot Springs, AR native, is the owner and operator of Pacer, Ltd., a pawn store specializing in short-term pawns on fine jewelry, which he opened in 1990. Tim has more than 40 years of experience in the jewelry and pawn business and formerly served as President of the NPA. He is also President of the Arkansas Pawnbrokers Association and has served in that capacity for the past 15 years.

"Tim Collier is a true pioneer in the pawn industry," said NPA President Johnny Whiteside. "He has been a tireless advocate for pawnbrokers and has helped shape the industry into what it is today."

Tim is an active member of the National Pawnbrokers Association, serving on the NPA Board of Directors, the Government Relations Committee, and various offices at the national level. His dedication to the industry earned him the NPA's

"Pawnbroker of the Year" award in both 2006 and 2015.

"Tim Collier's passion for pawn and willingness to go the extra mile has inspired me and countless others to serve the industry with pride," said Kristen Williams, Executive Director of the NPA.

Tim accepted the award at the NPA Annual Awards Luncheon on July 18 during Pawn Expo in Atlanta, GA. He was joined by his immediate and extended family, with a surprise appearance by his brother, Chris.

"I am honored to receive the Charles R. Jones Lifetime Achievement Award," said Collier. "I am grateful for the support of my family, friends, and colleagues throughout my career. I am proud to

be a pawnbroker and look forward to continuing work to promote our industry and its many benefits." Tim added, "This may be a Lifetime Achievement Award, but I am not going anywhere!"

"This may be a Lifetime Achievement Award, but I am not going anywhere!"



About the Charles R. Jones Lifetime Achievement Award

The Charles R. Jones Lifetime Achievement Award recognizes individuals who, through their outstanding leadership and efforts, have gone above and beyond to make a significant and lasting impact on the pawn industry over the course of their pawnbroking career. Honorees are regarded by their peers as leaders in the industry and recognized as such, nationally.

This award is shared with those who have demonstrated a lifetime commitment to the association and to the success of the pawn industry.



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—THOMAS EDISON

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2023 Pawn Industry Awards Winners

In their own words...

Excerpts from the acceptance speeches of this year's Pawn Industry Award winners.

The 2023 NPA Pawn Industry Awards Luncheon, sponsored by Marshall & Sterling Insurance, shined a light on the best of pawn – passionate business owners working hard to support their communities nationwide. It was that same passion for pawn that brought the room to its feet as awards recipients delivered their speeches.

Charles R. Jones Lifetime Achievement Award: Tim Collier, Pacer, LTD



"I will continue to be transparent; I will continue to treat people the way that I want to be treated, and I will strive to do the right thing even when no one is watching. I am a pawnbroker."

Pawnbroker of the Year: Nick Fulton, USA Pawn and Jewelry

"I have visited many great companies over the years, and what I've come to realize is that we're all different. Even within my own stores, each one is different than the other. So do what's best for you, and succeed!"



Industry Partner of the Year: Nickolas Christakis, Nikos Jewelry Inc.



"I'm really, truly blessed and honored for this award, and [I just want to] thank all of you for allowing us to supply you with gold and silver for the last 30 years."

Young Professional of the Year: Angel Ingram, D. Angelo's Pawners & Jewelers



"I stand here as a representative of a legacy that spans decades, a heritage built upon the principles of trust, integrity and community. My grandfather, Frank Ingram, who founded this pawn shop, instilled in me the importance of providing a helping hand to those in need, offering a haven where individuals can find hope, a fair deal, and a fresh start."

Outstanding Pawn Image Award: Dave Griffiths, AML Gurus

"If we don't take care of this [industry], it ain't going to be here. You never get a second chance to make a first impression. And that's what we fight every day [as pawnbrokers]."



State Association of the Year: Illinois Pawnbrokers Association



Perry Lewin, Decatur Jewelry and Pawn:

"We are so glad that we were able to prevail in Illinois, because if we didn't prevail in Illinois, this was going to be a snowball that would have gone state after state after state. And the fight is not over yet. It's just begun. We won the battle, we didn't win the war. It's so important for all of you to get involved in the legislative conference and any legislative agenda, state level, national level, because this avalanche is still going on and we are the only ones that are going to protect ourselves. No one else is going to do it."

Special thanks to the 2023 NPA Pawn Industry Awards Luncheon sponsor:



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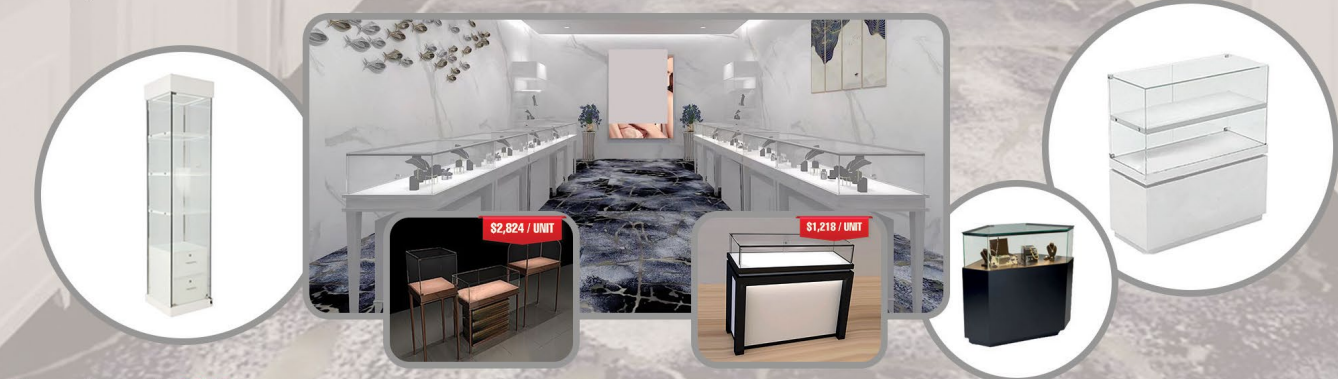
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SNAPSHOT:

A Look Back at Our Successes



Kathy Pierce
NPA Government Relations Liaison

As we head into the last quarter of the year, I thought it would be a good time to share with the NPA members the activity on legislative items in 2023.

There were over 100,000 state bills introduced from January to July 2023 according to Quorum, the bill tracking service the NPA uses to navigate the bill searches that are important to our members. Most bills are introduced between January and March. This allows for time to debate, assess, and sometimes completely re-write a bill with the goal of having it passed by the end of May.

A few states had noticeable increases in introducing bills. Minnesota's increase was 25% more than in 2021. Virginia, Texas, Washington, and Oregon also beat their numbers from 2021.

Colorado passed 76% of the bills introduced in 2023! The most bills passed by any state by 12.5%! Colorado is a Democrat Supermajority state, and they were busy this year. Also, there are more supermajority states in 2023 since 1982. Currently, there are 19 Republican states and 9 Democratic states. A supermajority is defined by 70% or more. As we have noticed a struggle for bipartisanship on the federal level, we also see it when a state has a supermajority in its legislature.

Over 1200 gun bills were introduced from January to July 2023. This was mainly in response to the passing of the Safer Communities Act of 2022. This Federal bill allowed extended background checks for gun buyers under 21 and allocated funds to help states create "red flag" laws among other things. A little over 140 of the gun bills introduced this year passed and were signed into law across the country.

A very popular topic across the country that the NPA has been following is Data Privacy Bills. Over 260 bills were introduced in 2023 – double those from 2022! States with the most data privacy bills were Minnesota, Massachusetts, Illinois, Texas, and New York.

The NPA has created several Government Relations Updates over the past months concerning Data Privacy. The NPA submitted a comment to both the FTC last fall and the CFPB this spring about their efforts to curtail improper

The NPA GRC team continually monitoring:

100,000+ state bills
introduced from January to July 2023

1,200+ gun bills
(~140 passed)

260+ data privacy bills
(double from 2022)

data selling practices. We will follow developments from both agencies and report as we have new information for NPA members.

As always, if you have any questions or concerns, please contact me at Kathy@nationalpawnbrokers.org.



Bill Dawson, NPA Board Member and GRC Committee Chair and Kathy Pierce, NPA Government Relations Liaison address the State of the Nation at Pawn Expo 2023.

NATIONAL PAWNBROKER DAY

DECEMBER 6, 2023

CELEBRATE. ELEVATE. DO GOOD.

SAVE THE DATE: DECEMBER 6, 2023

National Pawnbroker Day recognizes the important role that pawnbrokers play in the communities they serve. This is a great time to recognize your staff, acknowledge your longtime customers, share your store's history, and educate the public.

Get Your FREE Planning Toolkit

Celebrate all week long with the National Pawnbroker Day Toolkit! Download the guide for tips, templates, and ideas to help you plan your promotions.



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Spotlight on:

THE 2023-2024 SCHOLARSHIP RECIPIENTS



Mary Kathryn Stroud

Nags Head, North Carolina

Daughter of NPA member Kevin Stroud, Elizabeth City Pawn and Guns

Attending College of the Albemarle for one year to complete her Associate in Art before transferring to a four-year university.

Ranked in the top six percent of an extremely competitive class, Mary Kathryn is without a doubt one of the brightest students in her class. Her transcript paints a picture of a student who loves, and excels in, all subject areas. According to the AP teachers she has had over the years, Mary Kathryn possesses an acute grasp of concepts that

are beyond most students her age which will serve her well in her post-secondary endeavors.



Brayden McCauley

Rogers, Arkansas

Son of NPA member Ben McCauley, Castle Rental and Pawn

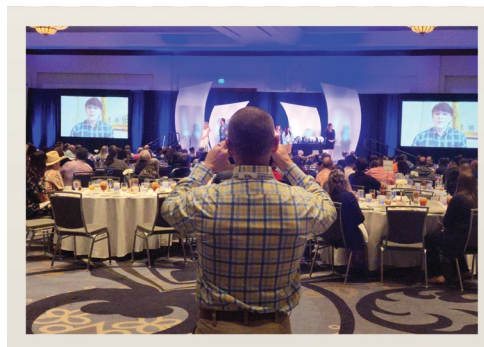
Attending University of Arkansas to study engineering

Brayden is the National Honor Society inductee and a member of the National Society of High School Scholars, the National Honors Society, Rogers Honors Academy, Upward Bound - University of Arkansas, and RHHS Track and Field. His academic achievements, extracurricular activities, and personal

essay all spoke to his strong character and commitment to his education. He will undoubtedly use this scholarship to pursue his academic goals and make a positive impact on the world.

"I feel honored to have been selected as a recipient. Thank you so much for choosing to invest in my future!"

Brayden was unable to attend the awards ceremony in person but provided a video message to accept the award, which was played during the ceremony with his father, Ben, looking on proudly.



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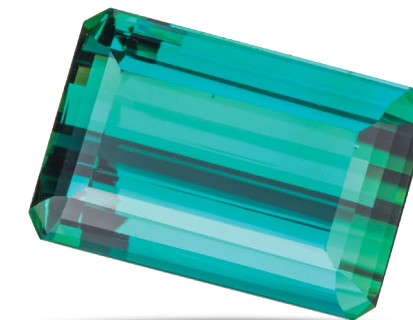
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Across the Pond: NPA-UK Visits Pawn Expo



Over the past year, the NPA has been working collaboratively with its overseas counterpart, the UK National Pawnbrokers Association (NPA-UK) on new education opportunities for members. Ray Perry, CEO of the NPA-UK, has provided much guidance on this topic and has been a valuable resource

for NPA staff and committee members. That's why the NPA was delighted to have Ray attend Pawn Expo 2023 all the way from London. We asked him to share his experience in an article for this issue.



I was delighted to have the opportunity to attend the NPA's Pawn Expo in July, the first I have attended since the pandemic. Atlanta was also a sort of homecoming as I completed part of my masters' degree in Athens, GA.

Great Expectations

For me, this year's Pawn Expo was really exciting. The venue was great, and large, so I certainly got my steps in. This conference lasts longer than ours, which is over two days in October. As a result, I was able to attend a broad range of presentations and events, including the motivational speakers and security presentations, as well as the receptions and awards. The exhibitor hall is also larger than ours although some suppliers like Yehuda and Bravo are common. The other difference is that selling jewellery and gold is no longer something exhibitors do at our conferences, and it was interesting to see an armed deputy sheriff securing the entryway.

On the Social Side

I found everyone very pleased to talk with me, some members saying, "Ah, so you're the Brit." I guess I'll have to work on my Georgia accent! I was pleased to meet both new and existing friends, including Tim Collier, who was recognized with an award this year. He has previously attended the London Conference, and we go back many years. I was also pleased to meet the outgoing and new presidents, along with board and executive members. I also enjoyed swapping notes with Kristen and spending time with her hard-working team, as we had previously only met on Zoom screens.

Different, Different, but Same

There are differences in pawn law here versus the US. It is not a federal system,

"What we all have in common is a desire to see pawnbroking prosper, and to be able to provide our members with the best information and support to do the job"



so all decisions are made centrally by government and regulators; a pawn contract is 6 or 7 months, and if not redeemed the item is sold and profit returned to the customer. If there is debt after sale the pawnbrokers cannot legally chase for payment. Our APR's have to be calculated by an unfathomably complex formula built into the software and any extra fees have to be made very clear and built into the APR. Short term unsecured loans have a capped interest rate but pawnbroking is not capped, it is left to natural market competition to create the going rate for a pawn loan.

Our stores tend to be in the towns and cities and are smaller units that major primarily on jewellery and watch pawns. We are not allowed to sell firearms at all

and there are no special criteria for the military or veterans.

There are a lot of similarities too. We both have problems as a result of global discontinuance and de-banking, and we provide online training courses and certification for members. Attending the US expo gives me the opportunity to discuss the state of the market and share information, to discuss what our respective regulators are up to, and any big issues—the bank account crisis, for example. We therefore work closely with your Government Relations Committee.

What we all have in common is a desire to see pawnbroking prosper, and to be able to provide our members with the best information and support to do the job, help customers and to not fall foul of regulation. Some do say that CEO stands for Clear Every Obstacle.

I do hope some members may get over to London to see us some time. And by the way, I enjoyed seeing the Atlanta Braves. I had no idea Turner Field wasn't their home ground anymore, and... I think I now finally understand the rules.

~ Ray



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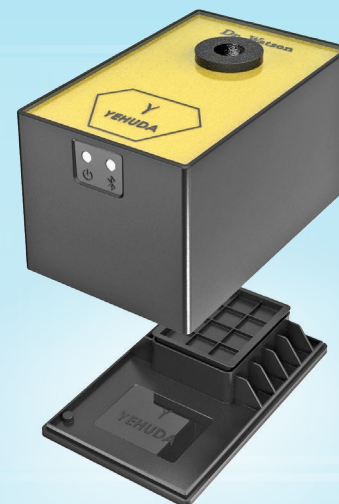
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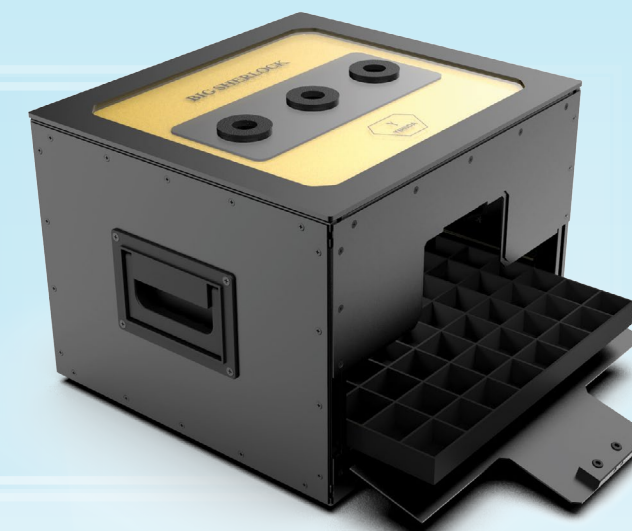
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The Music
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Goldsboro High School Band Marching Forward After Donation

Source: Goldsboro Daily News and Andrew Stevens // Originally published August 2023



On Friday afternoon, as Alando Mitchell stared at a table full of new instruments destined to shape the future of the marching band at Goldsboro High School, he couldn't help but reflect on the past.

Mitchell, Goldsboro's band director, seemed to never stop smiling during a presentation in the school's auditorium, as National Pawn donated a collection of instruments and \$2,000 to Goldsboro's band program.

National Pawn is a community-focused pawn shop with 22 stores across North Carolina. Over the past 13 years, National Pawn has donated over 4,000 instruments and roughly \$60,000 to schools. Dr. Sandra Coley, a member of Goldsboro High School's marching band class of 1978, was instrumental in connecting National Pawn with the band program at Goldsboro.

"Dr. Coley, she saw something that I posted (online) about band camp," Mitchell said. "She just reached out to me on Facebook, and started telling me she was part of the class of 1978 in the band, and she started following our page. She wanted to give back and she asked me what did I need. I just told her our instruments are in

catastrophic condition. When she called me back, that's when she let me know National Pawn is going to give you some instruments. What you saw today was a sheer miracle."

Now in his third year as Goldsboro's band director, Mitchell witnessed the program all but evaporate during the height of the COVID-19 pandemic. Teaching band does not lend itself well to online learning, and Mitchell saw the band's numbers dwindle to fewer than 10 students.

"When I started here and we were in the middle of the pandemic, I had to figure out how to do band online," Mitchell said. "I was asking questions to all my experienced band directors, even my college band director friends. Nobody knew what to do. I can't put into words how hard it was just to keep the kids that we had interested, and we ended up losing a lot. The next year we when they let us come back, the band camp that we had in 2021, I had five students. The rest of the students got involved in other things, sports, jobs, some started going to school online, and they never came back."

Mitchell diligently began recruiting students at Goldsboro to join the band. Concerned more with a student's availability than their musical ability, Mitchell gradually built the band back up. There are now more than 30 students in the band, and a program with a long, and proud tradition, has begun to regain its notoriety.

Last November, Goldsboro was invited to be the spotlight

band in the Raleigh Christmas parade that was cut short by a tragic accident involving a truck pulling one of the parade's floats.

"When we came out of COVID band programs everywhere were struggling," said Christy White, the Title IV Enrichment Facilitator for Wayne County Public Schools. "Mr. Mitchell has worked so hard to build this program and to have these students here. Students this moment is for you all, but don't forget to say thanks to Mr. Mitchell as well."

Perhaps the most telling detail of the rebirth Goldsboro's band program has experienced, is not in the rebuilding of the band's size, but in Mitchell's ability to mold inexperienced musicians. The band is made up almost entirely of musicians that had no prior musical experience.

As the band wowed the audience in attendance on Friday afternoon, it seemed almost unfathomable that a band seemingly playing in unison as one, was comprised of previously inexperienced musicians.

"We've connected the band back with the community," Mitchell said. "We've connected the band back with the alumni, we've connected the band back with the school, the parents and the media. Ninety-seven percent of the kids in this band had never touched an instrument a day in their life. The kids we have in band right now are merely from me walking around school right now saying, 'hey try band.' When I was doing lunch duty or when I was at ballgames, I would pull kids to the side and ask them to consider band. Now, I can hardly keep them out of the classroom."





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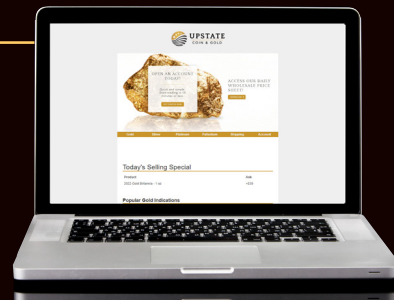


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Embracing Innovation and Transformation

Exploring New Horizons in Human Resources



Jamie Hasty, Vice President
SESCO Management Consultants

The field of Human Resources (HR) is undergoing a remarkable transformation, driven by technological advancements, changing workforce dynamics, and the ever-evolving nature of work itself. Traditional HR practices are giving way to innovative approaches that focus on enhancing employee experiences, fostering diversity and inclusion, and leveraging data-driven insights to make informed decisions. In this article, we delve into the new horizons in human resources and how they are shaping the future of work.

Technology as an Enabler

Technology has become a cornerstone in reshaping HR practices. Automation and artificial intelligence are streamlining administrative tasks, allowing HR professionals to focus on strategic initiatives. Chatbots and virtual assistants are revolutionizing employee interactions by providing real-time answers to common queries, thereby enhancing communication and engagement.

Furthermore, data analytics is empowering HR departments to make data-driven decisions. Predictive analytics can anticipate workforce trends, enabling proactive talent management. Machine learning algorithms can identify patterns in employee data, assisting in predicting attrition and developing targeted retention strategies.

Employee-Centric Experience

The rise of the employee-centric approach has changed the landscape of HR. Companies are recognizing that a positive employee experience translates into higher productivity and improved retention rates. HR departments are now emphasizing personalized benefits, flexible work arrangements, and continuous learning opportunities.

Performance management has also evolved, with the traditional annual performance review being replaced by regular feedback sessions and continuous performance evaluations. This approach not only fosters open communication but also helps employees align their goals with the organization's objectives.

Inclusive policies and practices ensure every employee feels valued and heard, resulting in enhanced creativity and innovation.

Diversity, Equity, and Inclusion (DEI)

New horizons in HR emphasize diversity, equity, and inclusion as essential components of a thriving workplace. Organizations are actively working to create diverse teams that represent various backgrounds, perspectives, and experiences. Inclusive policies and practices ensure that every employee feels valued and heard, resulting in enhanced creativity and innovation.

To promote DEI, HR departments are implementing unbiased hiring processes, diversity training, and establishing Employee Resource Groups (ERGs). These initiatives not only create a more inclusive environment but also attract a broader pool of talent.

Remote Work and Hybrid Models

The COVID-19 pandemic accelerated the adoption of remote work, triggering a paradigm shift in how work is done. Remote work and hybrid models have become integral to the new HR landscape. HR professionals are now focusing on designing remote work policies that maintain productivity, collaboration, and employee well-being.

While remote work offers flexibility, HR departments are also addressing challenges such as employee isolation and burnout. Striking the right balance between in-person and remote work is crucial for maintaining organizational culture and team cohesion.

Upskilling and Reskilling

As technology continues to evolve, upskilling and reskilling have become imperative. HR is taking on the role of a learning facilitator, ensuring that employees have the necessary skills to adapt to changing job requirements. Continuous learning platforms, mentorship programs, and skills assessments are being integrated into HR strategies.

Upskilling not only benefits employees but also aligns with organizational goals, as it enables companies to fill skill gaps internally and reduce the need for extensive external hiring.

Conclusion

The new horizons in human resources are marked by technological integration, employee-centric approaches, diversity promotion, remote work adaptation, and continuous learning. As HR professionals navigate these changes, they must remain agile and open to innovation. The future of work lies in embracing these transformations, as they are pivotal in creating resilient, adaptive, and thriving organizations.

About the Author – Jamie Hasty is the VP of SESCO Management Consultants. SESCO partners with the NPA and offers free consulting services to all NPA members.

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STEP UP FOR PAWN

How Fellow Pawnbrokers Are Advocating at Home

While the NPA and its Government Relations team proactively work to advocate for pawn, we have a greater chance of influencing laws and policies when more pawnbrokers become actively involved in advocacy. The importance of getting involved cannot be overstated. Here are some of the ways that your fellow pawnbrokers are actively advocating for the pawn industry.

Making Friends & Changing Perceptions: Inviting Lawmakers to Pawn Expo 2023

By Lisa Little, CPP®, Fieldstone Jewelry & Pawn

Getting Up Close and Personal

Pawn Expo Atlanta 2023 was more than just a tradeshow. The Georgia Pawnbrokers Association (GPA) upped the ante by inviting Georgia senators and representatives to check out the action on the expo floor. They got a glimpse of the real deal - how diverse, dynamic, and downright essential pawnbroking is to the state's economy. The lawmakers were impressed with the professionalism they witnessed, the different industries pawnbroking touches, and the "mom and pop" shop owners who are such an important part of our industry and their own communities.

Lunch Break Conversations

GPA wasn't done yet. A luncheon was the next on the agenda and GPA, National Pawnbrokers Association (NPA), and NPA Government Relations Committee (GRC) leaders got together for one-on-one conversations with Georgia lawmakers. Lawmakers were surprised by the number of federal regulations we must adhere to and discussed everything from pawn industry rules to how their constituents use our services. We also discussed Georgia's economy and what our industry's future looks like.

A Win-Win Scenario

Was our effort a success? No doubt about it! We didn't just host a state event; we built bridges and changed perceptions. With our lawmakers getting a firsthand view at our tradeshow and some friendly lunch conversations, we've opened up lines of conversation in the future.

What's Next?

Now, it's your turn! Have you dropped a card to your area's lawmakers? Tidy up and invite them into your shop. Showcase the best of pawn. Start building those relationships now so you will have them tomorrow. Remember, many of your state's lawmakers are entrepreneurs, too. Let them know you are not what they see on TV and in movies. You are an entrepreneur - a professional pawnbroker serving their constituents with integrity.

How to Successfully Meet With Your Lawmakers

By Kelly Swisher, Arlington Jewelry & Pawn

Just before Pawn Expo, I sent out 30 invitations to local (within 20 miles) lawmakers to visit my shop. Within two weeks of the letters being sent out, I have had 6 visits from legislators and have 3 more on the calendar.

I wanted to have them experience what a pawnshop is firsthand, not let them believe the image that Hollywood and the media have given our industry.

It was amazing to see how interested they were in what a pawn shop really is. Once they got in the door, the questions just started flowing and the "quick tour" they came for turned into an hour+ visit with conversations about the pawn industry and our customers. The one comment that has been said by every visiting legislator is, "I'm so glad I came to your shop because now I truly understand what it is that you do."

So, I've just shared the secret of getting legislators into your shop - invite them!!! It was that easy! I emailed each of them and sent out a letter via USPS. Some called the same day they received the email, while others called after they received the letter in the mail. I cleared my calendar, so I was able to accommodate their busy schedules. It was just that simple.

I cannot think of an easier way to get involved and support the industry than this. **Give it a try.**



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Is the **Natural Diamond Market** in Danger from **Man-Made Diamonds**?

By Ric Blum, CPP

EDITOR'S NOTE:

Richard "Ric" Blum, passed away on Monday, July 3, 2023 after a long and courageous battle with cancer.

Ric was a Vice President of Ohio Loan Co. in Dayton, Ohio., a long-standing family-owned business. He was a member of the National Pawnbrokers Association for over 30 years and

served in many capacities at the state and national levels. He was named the National Pawnbrokers Association Pawnbroker of the Year in 2014, named the Ohio Pawnbrokers Association 2015 Ohio Pawnbroker of the Year and received a Lifetime Achievement Award from the Midwest Pawnbrokers Association in 2017.

Ric was well known for his prolific writings on a variety of pawn industry-related topics that appeared in many issues of Today's Pawnbroker Magazine and National Pawnbroker Magazine. In this regard, we were privileged to have recently been working with him as he penned a new article, which unfortunately is his last. We are honored to bring it to you now.

While I'm not an expert on man-made diamonds, I have

been following them with interest over the past few years and remember when the "sky was falling" with Moissanite.

It used to be the case that diamonds were only found if mined or in riverbeds. Lab-grown, man-made, created... call them what you will, they are still diamonds in every sense of the word and something to be dealt with, either pro or con, or with neutrality.

The diamond industry has long been associated with natural, mined diamonds that have captivated people's imaginations for centuries. However, recent advancements in technology have made it possible to create diamonds in a lab setting. These man-made diamonds, also known as synthetic, created or lab-grown diamonds, possess the same physical and chemical properties as natural diamonds. As the popularity of man-made diamonds grows, some wonder whether the natural diamond market is in danger. This article explores the potential impact of man-made diamonds on the natural diamond market and examines the key factors contributing to their coexistence.

Understanding the Rise of Man-Made Diamonds

Man-made diamonds are created through two primary

methods: high-pressure, high-temperature (HPHT) and chemical vapor deposition (CVD). HPHT mimics the natural diamond formation process by subjecting a carbon source to intense heat and pressure, while CVD involves the deposition of carbon onto a diamond seed in a controlled environment. These techniques enable the production of high-quality diamonds that are visually indistinguishable from natural diamonds.

The Advantages and Appeal of Man-Made Diamonds

Man-made diamonds offer several advantages over natural diamonds, which contribute to their growing popularity. First and foremost, they are more affordable, typically priced 30-40% lower than natural diamonds. Additionally, man-made diamonds are free from the ethical concerns associated with mined diamonds, such as labor exploitation and environmental damage. Their origin can be traced, ensuring consumers that they are conflict-free. Furthermore, man-made diamonds offer consistent quality, allowing buyers to select stones with specific characteristics without the natural diamond's inherent variations.

Natural Diamonds: Rarity and Symbolism

The natural diamond market has thrived for centuries due to the inherent allure of its rarity and symbolism. Natural diamonds are formed deep within the Earth over millions of years, making them a finite resource. Their scarcity, along with their association with love, commitment, and luxury, has helped maintain their market value and desirability. Natural diamonds hold sentimental value, often passed down through generations and cherished as heirlooms. The deep-rooted cultural significance and emotional connections associated with natural diamonds cannot be replicated by man-made diamonds.

Target Markets

Both natural and man-made diamonds cater to different consumer segments and purposes. Natural diamonds continue to be the preferred choice for

Natural vs Man-Made Diamonds continued...

traditionalists, collectors, and those seeking to uphold the enduring value and sentimentality of natural gems. On the other hand, man-made diamonds resonate with environmentally conscious consumers, budget-conscious buyers, and those who appreciate the advanced technological aspect of lab-grown stones.

The Role of Industry Adaptation

The diamond industry has recognized the rise of man-made diamonds and has taken proactive measures to adapt and coexist with this emerging market. Some natural diamond mining companies have diversified their offerings to include man-made diamonds, allowing them to tap into a wider consumer base. Additionally, industry stakeholders have focused on educating consumers about the differences between natural and man-

made diamonds, ensuring transparency and helping buyers make informed choices.

Conclusions

The coexistence of natural and man-made diamonds is likely to continue, with each catering to distinct market preferences. As the diamond industry embraces innovation, adaptation, and ethical practices, both types of diamonds can thrive side by side, offering consumers a range of options that align with their values, preferences, and budgets. Ultimately, the choice between natural and man-made diamonds will remain a matter of personal preference and priorities.

Since we are discussing a relatively new concept, I decided to take a new approach to writing for this one:

The diamond industry has recognized the rise of man-made diamonds and has taken proactive measures to adapt and coexist with this emerging market.

OpenAI, a free Artificial Intelligence software. It took less than ten seconds to "create" this article. I spent a lot longer proofing it and I only edited one word.

So, what do you think? I hope to pen more articles in the future, but after this experience of mine, I wonder if the world of writing and journalism is now going (technologically) the way of the diamond?

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One little spark...

2023 was the NPA's first Pawn Expo in Atlanta, and it did not disappoint. But don't take our word for it...

"We are always fine tuning our skills and learning how to be more effective leaders. Thanks to the National Pawnbrokers Association for always proving a great environment to stay in tune with the industry trends." ~ GC Pawn Lakeland



"I am new to this industry and this was my first expo. You have all been amazing. I have learned a ton and made important contacts. I am going home with great ideas and a lot more knowledge than I came here with. I would like to thank everyone for being so generous with their time and advice. I look forward to being a part of this community and seeing you next year in Vegas."

~ Elizabeth Merriken, San Carlos Estate Jewelry and Pawn



"[W]e are having an absolute blast re-connecting with existing Poly-members and meeting lots of fun new people.... I just wanted to thank the whole NPA team again for such a great event & for making us newbies feel so welcome!"

~ Sean Lemire and Chris Hansen, Polygon



"As a first timer at the NPA Pawn Expo, I have to say it was amazing! What a great group of Pawnbrokers, vendors, and speakers! It was well organized from start to finish due to the fabulous NPA Staff and NPA Board of Directors. I am grateful to be a part of it. Thank you [all NPA staff] for your team effort to make this a successful and fun four days! I enjoyed meeting so many people and seeing familiar faces. Looking forward to next year!!"

~ Dawn Light, DLight Refiners

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In 2023, over 60 pawnbrokers advocated for pawn on Capitol Hill.

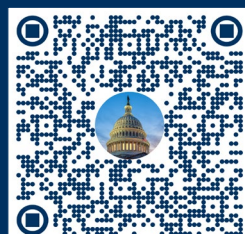
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Spotlight on:

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Guns.com
Hicks, Inc.
MKS Supply
NSSF
Premiere Firearms LLC.

AUCTIONS/RESELLER

PropertyRoom.com
Rapaport Diamond Auctions

AUTHENTICATION/DETECTION

Entrupy
JAGi
Thermo Fisher Scientific
Watch Certification Services of America

BANKING/FINANCE/PAYMENT PROCESSING

Electronic Transfer, Inc.
FlexApproved
Fortis Payment Systems LLC.
I3 Merchant Solutions
LoanCenter.com
P2M.ai
Pawnbroker Financing

COIN/WATCH BUYERS & SELLERS

Tangible Investments
Times Past and The Vintage Contessa

COMPUTER SERVICES & SOFTWARE

Bravo Store Systems LLC.
Data Age/PawnMaster
PawnMate Inc.
Podium
Snap Software
Text Request
Topaz Systems

DIAMOND BUYERS/SELLERS

Aaria, Inc.
Abc Diamond Buyer
Adamas
Atish Diamonds LLC.
Bluestone Trading Company, Inc
Craft Lab Grown Diamonds
DiaTrendz
Diaglow LLC.
Di-Moksh Diam, Inc.
Diamond Dudes
FCP Diamonds, Inc.

Jay Pays

Jebel Gems Inc/Shri Diamond Inc.
Jewelry Group
Midsouth PM
Padmavati Exports Inc.
Palak Diam Inc.
RK Kalati Company
S Padmavati Exports
Sapphire Tree
SimplexDiam Inc
Solitaire NY
Sparkle & Dazzle LLC.
StarDimon, Inc.
SunDiam, Inc.
Truth Jewel Inc.
USA Trade Inc.
Vama Diam

EDUCATION/TRAINING/CONSULTING

AML Gurus
Digital Asset Brokers
Gemological Institute of America(GIA)
Pawnshop Consulting Group, LLC.
PawnTrain LLC.
Stallcup Group Inc, Exit-Strategy Consulting

HR/INSURANCE/HEALTHCARE

Marshall & Sterling, Inc.
McLarens
PawnInsurance.com
Wexler Insurance Agency, now Part of JM Insurance Agency Partners

JEWELRY BUYERS/SELLERS

AV Diamond
Brilliant Elements
Global Liquidators
Heera Moti, Inc.
Midwest Closeouts
myGemma
Nikos Jewelry Inc.
Nisha Design Inc.
Perfect Jewelry LLC.
Silver Palace, Inc.
SYK Gold
VVS Jewelry Manufacturing
Z's Jewelry Creations (Zafrani Gold)

JEWELRY TECHNOLOGY

GemLightbox
Polygon
TextMeChat
Unified Laser Corp
Yehuda Company

JEWELRY TOOLS/COMPONENTS

Jewel-Craft Inc.
Kassoy LLC.
Noble Display & Packaging

PRINTING/PROMOTIONS

Burrell Printing Co. Inc.

PRODUCT WHOLESALERS/DEALERS

CampCo
Classic of NY
J. Frank Golden & Associates
LePrix Wholesale
M&M Merchandisers
MIRC, LLC
The Luxury Bee
Tiger Wireless/Tiger BuyBack
Two Authenticators (2a)
Upstate Coin & Gold

REFINING

AAA Precious Metals Inc
David H. Fell & Co
Dillon Gage Metals
DLight Refiners LLC.
Elemental Direct
Garfield Refining
General Refining Corp.
Hi-Tech PMR
Jack Hunt Coin Broker, Inc.
Manhattan Gold & Silver
Mid-States Recycling & Refining
Noble Metal Refining
Noble Metal Services, Inc.
Pease & Curren Inc.
Precious Metal Refining Services
SHR Precious Metals
United Precious Metal Refining
Williams Gold & Silver LLC

RETAIL/SUPPORT TECHNOLOGY

GiftCash
PawnTrust

STORE DESIGN/EQUIPMENT

Box Brokers Group
Eastern Lighting
Rack'Em/Horizon Mfg

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Metro Door, LLC.
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Spotlight on:

STATE ASSOCIATIONS

MISSOURI

Rod Triplett

President of the Missouri Pawnbrokers Association

The Missouri Pawnbrokers Association has had a very uneventful legislative session so far this year but by no means let that equate to we have not been busy working for our members. You might say it has been uneventful because we have been addressing issues prior to them becoming serious issues! Our legislative committee, spearheaded by our Lobbyist, Chris Leise has done a wonderful job working behind the scenes to help educate our legislators on how the pawn industry serves their constituents.

The general pawn atmosphere has finally stabilized since the pandemic and we can once again start projecting and forecasting with accuracy our "pawn seasons." Summertime is full of great loaning but not heavy on sales. We are however encouraged by what we feel will be a busy fall season with school starting again and people getting back to their normal work routine. Our economy nationwide is still experiencing huge inflation and gas prices have once again spiked, our customers are feeling it. Gold prices have dropped drastically in the past several weeks and many customers are holding on to their scrap gold until it rises to a more attractive level to sell. Gun sales have been at an all time low this summer, which I contribute to our customers have finally used up all their "fun money" and need to recoup but inflation and high fuel prices won't let that happen. We should see a nice bump once the weather turns a bit cooler and folks start thinking about hunting season again.

Let me close by thanking you for being a member of the NPA and if you are not also a member of the MPBA please do so. Your support of the MPBA is what allows us to have strong representation in Jefferson City via our lobbyist and ultimately keeps state laws from regulating you out of business. It is a wonderful time to be a pawnbroker and we are working everyday to maintain the level of comfort you have experienced for years now.

COLORADO

Steven Adsit

President of the Colorado Pawnbrokers Association

Colorado Pawnbrokers are active and getting things done! We have Communication Groups, Literature, Posters, etc. Join us, it's free! Send an email to coloradopawnbrokers@gmail.com.

OHIO

Raphael Tincher

President of the Ohio Pawnbrokers Association

As we head into the late fall, please keep November 5th on your calendar. That is the date of our next membership meeting and Continuing Education classes. It will be Daylight Savings time, so you get an extra hour to sleep in that day. We will have 4 hours offered covering almost everything you should know about Coins.

We continue to monitor legislation at the statehouse and will keep you informed if anything pops up. If you have not yet paid your membership dues, please do so. If you have questions or need help with anything, please reach out to me, or any other board member.

ILLINOIS

Kelly Swisher

President of the Illinois Pawnbrokers Association

As I write this, the Illinois general assembly is on summer break, some of us have taken this opportunity to get lawmakers into our shops. I have not heard of one pawnbroker having an unfavorable visit! Remember, it is the first time for most of these legislators to be in a pawnshop and to see what we do and who we serve. Thank you to those IPA members who took the time to schedule those visits, keep it up.

The advocacy groups have not taken the summer off, it is their strategy to always keep a negative story about pawn in the press. It is our job to combat that with positive stories any chance we get. We need to do a much better job in doing that. Please forward to me any positive stories you have, and we will try our best to get some press.

TEXAS

Jack Bonds

President of the Texas Pawnbrokers Association

Pawn conventions come but once a year, but to the hard-working people striving to make things better this is a year-round event. Last year's convention, being in the northern part of the state, was a great success. We are now looking forward to the 2024 convention being in Galveston at Moody Gardens. The committee visited the venue earlier this year and I thought it to be one of the best places we've been. We gathered and enjoyed

seafood which is always a treat for the land lover lifestyle I have embraced most of my life.

The word convention is synonymous with creativity. A fresh and exciting venue is just the ticket to bring out the best in these creative minds. It is my understanding we are going on a boat ride. I mean like a big boat with awesome food. The venue is looking at the possibility of a casino covering one of the floors. People always seem to enjoy the opportunity to beat lady luck. The PAC auction is a fun time held by all. My favorite part aside from the bidding wars is the comradery shared as pawnbrokers giggling one another about who bought what last year.

Vendors play a special part of any convention. Our vendors are like family. Some have been with us since the beginning. They are not just business associates; they are trusted friends whose services to our industry are very much appreciated. They guide us on which products are currently selling and what we need to select for our stores based on our individual demographics and buying history. Decades of trust and communication are invaluable to every attendee.

As President of the Texas Association of Pawnbrokers, I want to extend an invitation to join us in Galveston next year, February 23-25, 2024 at Moody Gardens. Come see for yourself how we do our convention and bring some ideas to share. This will be a learning experience for everyone in attendance. It matters not if your store is in the state of Texas as we welcome everyone. Often, we have visitors attending from out of state and we love to take advantage of their insight in our industry. The only thing I can guarantee is a great time. and look forward to seeing where the association progresses from here. Our friends at the Midwest Pawnbrokers Convention, (May 21-23 in Indianapolis), make sure that we have a TNPA meeting space for Sunday morning.

We have been pushing attendance for anyone that would like to toss their hat in the ring for officer or board positions. We are also discussing a Facebook live event for anyone that is unable to attend in person and would still like to be considered for Association positions.

Want to start a **State Association** in your state?
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Geri Miller | 5th Street Pawn | Marysville, OH

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Pat & Scott NELL

Pat and Scott Nell are first-generation pawnbrokers and owners of Utah-based Big Dog Pawn & Jewelry. Together with their daughter, Randi, and son-in-law, Trent, they operate two stores in West Jordan and Murray. The Nells are active members of the NPA and are as passionate about supporting the industry as they are about providing top-shelf service to their customers.

How did you get started in pawn?

Scott was a successful General Contractor and did a small construction job for our nephew's pawn shop. As soon as he discovered what a pawn shop is all about, he was hooked. He came home and told Pat, "I finally know what I want to be when I grow up." We found a way to help the community, get Scott out of the fickle construction industry, and get paid while we sleep.

What can other pawn stores learn from the way you do business?

We have the "Cheers" mentality. Sometimes people just want to go "where everybody knows your name, and we're always glad you came". We know our customers by name and treat them as part of the Big Dog family.

We also consider our team members part of our family. They spend as much time with us as they do in their own homes, so we want them to be able to joke, laugh, and enjoy being at work. We tell them WHY we do the things we do, and we encourage their input.

What is the strangest thing you've ever written a loan for?

We loaned on dirt! Yes, you read that correctly. Two 2" x 4" packets of dirt. We thought it was a joke, but it ended up being from one of the original stores on Main Street in Disneyland. The packets were sealed with dirt from the park's construction and given away from 1955 to 1960 by Town Square Realty. We sold them for about \$200 each.

Tell us about your fondest memory in the business to date.

It would have to be when our daughter Randi was named Young Professional of the Year and elected to serve on the NPA Board of Directors. Proud parents for sure!

What was something you thought was a career setback that actually turned out to be an opportunity?

Being told that we could no longer use eBay. We weren't sure how we'd be able to sell all that merchandise in the store every month. We realized that eBay had become a crutch for us. After that, our sales actually increased. Now customers know they get first shot at all the best stuff. We do very little shipping, and a ton of local pick-ups that get new customers into the store.

What is the best compliment that you've ever received about your business?

Working the counter the other day, I wanted to make sure everyone had been greeted and taken care of. I asked the last person waiting if I could help them.

He said, "No thank you, I have my favorites. I'll wait."

It was so awesome. He didn't know I was the owner. We train all our team members to be the go-to person.

What do you consider your biggest achievement (personal or professional) thus far?

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