

National Pawnbroker

OFFICIAL PUBLICATION OF THE NATIONAL PAWNBROKERS ASSOCIATION

WINTER 2023

Building Trust Through Transparency

An update from the NPA Government Relations Committee

Step Up for Pawn

How Decatur Pawn and Jewelry Built a Bridge Between Law Enforcement and the Community

Training & Engagement

The Secret Sauce for a Thriving Workplace

PLUS:

Compliance Corner: The IRS Goes Digital
The Pawn Symbol's Holiday Origin
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Success in Houston... again!

Stallcup Group facilitates the sale of a store in Houston!

September 2023 | Stallcup Group, Inc., an Exit Strategy Consulting firm, announced its successful facilitation of the sale of **South Shaver Pawn**. South Shaver Pawn is an independently-owned business comprised of one pawn shop located in Houston, Texas. Stallcup Group served as the exclusive financial advisor to the seller in this highly successful transaction.

Stallcup Group's thorough analyses of South Shaver 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
Boston, Massachusetts**



Stronger Together



As we approach the end of another year, I want to take this opportunity to thank you for your continued support of the National Pawnbrokers Association. We are proud to be the leading voice for the pawn industry, and we are committed to advocating for the best interests of our members.

I am excited to announce that we are planning for a record-breaking turnout at our 2024 Legislative Conference. We are aiming for 100 attendees, and we are confident we can achieve this goal with your help.

While the NPA typically holds this conference in early Spring each year, Capitol Hill schedules and availability at the hotel have led to the 2024 Legislative Conference occurring later (May 14-15). We recognize that the Midwest Pawnbroker Convention is also happening later that week. It is never our intention to conflict with other events going on in the industry, and we hope this change won't prevent you from attending either event!

The NPA Legislative Conference is an important opportunity for our members to connect with policymakers and let them know about the challenges and opportunities facing the pawn industry. It is also a chance to learn about the latest legislative and regulatory developments that could impact your business. Last year, we had 65 pawnbrokers join us in D.C. We had almost 90 appointments set up for our participants and strongly feel our message was heard. We appreciate your support!

With so many negative misconceptions about pawn, one of the most important things we can do individually as business owners is educate the people who are making decisions about our livelihood.

I encourage you to mark your calendars NOW for the 2024 Legislative

Conference (May 14-15) and plan to attend. We need your voices to be heard in Washington, D.C.

Finally, I want to highlight the work of the NPA Government Relations Committee (GRC). This committee is dedicated to advancing the interests of the pawn industry at the federal, state, and local levels. The GRC works tirelessly to monitor legislation and regulations that could impact our industry. They also work to educate policymakers about the importance of pawn and to build relationships with key decision-makers. They are an asset to the NPA and pawnbrokers nationwide.

The NPA is a strong organization, and with your continued support, we get stronger every day.

Johnny Whiteside
**Johnny Whiteside
NPA President**

Scan the QR code to register for the 2024 Legislative Conference



We need your voices to be heard in Washington, D.C.



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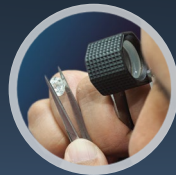
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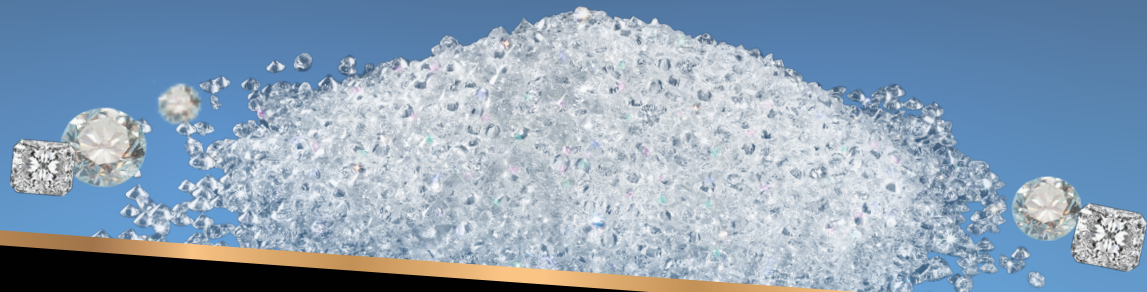
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"[We hold] an annual diamond earring auction to raise money for the local women's shelter. The fundraiser has collected \$45,500 for the Kelowna Women's Shelter over the past seven years."

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NPA Board of Directors, twelve active committees and a highly dedicated staff – all working together to support you and your business.

5 MONTHLY PEER GROUPS: This is the number of free opportunities NPA members have each month to meet and network with other pawnbrokers. No added costs, just friendly faces and open minds. Peer groups are a valuable membership benefit that you can be making use of. If you haven't joined one yet, make that your New Year's resolution.

3000+ STATE BILLS: This is how many bills have been reviewed by your Government Relations Team at the NPA this year alone – not federal bills, but bills that could have impacted your ability to do business in YOUR state. At the NPA, we are watching and keeping an eye on legislation nationwide that could directly impact your business. We do this daily. We do this on weekends. We do this on holidays. This oversight on your behalf is not conditional.

Make no mistake about it - the NPA is a nonprofit 501c6 trade association – there is no profit earned here, just incredibly hard work being done 24/7 to ensure you maintain your rights as a pawnbroker.

Did you know that 75% of your annual dues is directly earmarked for legislative work being done on your behalf? Every single dollar earned by the NPA through dues, advertising, sponsorship and registrations is reinvested into the organization to bring value to our membership.

50+ UNPAID VOLUNTEERS: This is how many people are working behind the scenes at the NPA to develop and enhance our offerings here. Your

166 INDIVIDUAL COMPANIES: This is how many individual independent pawn businesses were represented at Pawn Expo in 2023, with 50% of those companies comprised of more than one store. If you are a vendor considering participation at Pawn Expo 2024, secure your booth proactively. Spend smart and spend wisely. Pawn Expo is a wise investment of your marketing dollars.

500+ QUALIFIED PAWNBROKERS IN ONE PLACE: This is what you will find at Pawn Expo. If you want to be your best, surround yourself with the best. As a

There is no profit earned here; just incredibly hard work being done 24/7 to ensure you maintain your rights as a pawnbroker.

business owner, you know you need to invest in yourself and your team. Do this with us at Pawn Expo!

OVER 10,000: This is how many pawn stores there are in the United States, and only 10% currently support their national association. If you are a pawn store owner sitting on the sidelines, it's time to get in the game. Not sure where to start? Email me directly at kristen@nationalpawnbrokers.org and we can set up a time to talk.

One thing I know for sure is that everyone in this industry working collectively, with all arrows pointed in the same direction, is going to be far more productive than any alternative.

Let's work together.



Kristen Williams
NPA Executive Director

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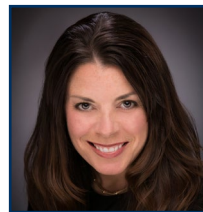
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Make the Most of Your NPA Membership - Join a Committee Today

Did you know the NPA has 12 member-led committees with over 50 volunteers?

These committees are the fuel that powers our association. Members contribute their time and expertise to make the NPA the best it can be.



Industry Events

Feb-May 2024

Don't miss these upcoming events from the NPA and other pawn industry leaders!

Want to list your event?
Email digital@nationalpawnbrokers.org



National Pawnbrokers Association®



2024 TAP Convention
February 22-25, 2024
by Texas Association of Pawnbrokers



2024 Pacific Northwest Pawn Conference
April 12-14, 2024
by Washington State Pawnbrokers Association and Oregon Pawnbrokers Association



2024 Legislative Conference
May 14-15, 2024
by National Pawnbrokers Association



Midwest Pawnbrokers Convention
May 17-19, 2024
by Midwest Pawnbrokers Association

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(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.



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

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The IRS Goes Digital:

New Electronic Filing Requirements for Pawnbrokers

By Dan Larson, AML Gurus

In the ever-evolving landscape of financial regulations, staying informed is crucial for businesses, especially those in industries that deal with high-value items like pawnbrokers and precious metals dealers.

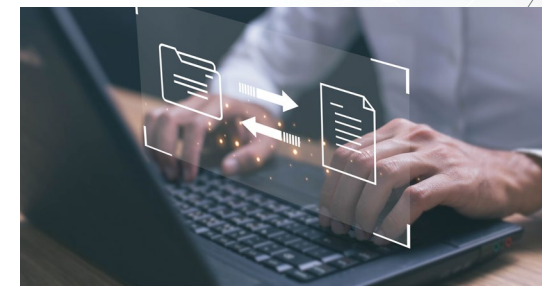
Starting January 1, 2024, the IRS is rolling out a significant change – the requirement to file Form 8300 electronically. This change is poised to streamline reporting and enhance anti-money laundering (AML) efforts. We will explore what this means for pawnbrokers and precious metals dealers and how they can adapt to this new requirement.

Form 8300, officially titled “Report of Cash Payments Over \$10,000 Received in a Trade or Business,” is a crucial tool used by the IRS to track large cash transactions. It is part of the broader effort to combat money laundering and other financial crimes. Businesses that receive cash payments exceeding \$10,000 or more in a single transaction or in two or more related transactions must report these transactions by filing Form 8300.

The transition to electronic filing of Form 8300 is in line with the IRS’s broader initiative to modernize its reporting processes and improve data accuracy. Electronic filing offers several advantages:

- ✔ **Efficiency:** Electronic filing eliminates the need for manual paperwork and postage, streamlining the reporting process and reducing the chance of errors.
- ✔ **Timeliness:** Electronic submissions are processed faster, allowing the IRS to detect suspicious activity more promptly.
- ✔ **Security:** Electronic filing provides a secure way to transmit sensitive financial information, reducing the risk of data breaches.
- ✔ **Accuracy:** Built-in validation checks help ensure that the submitted information is complete and accurate.

Pawnbrokers and precious metals dealers often deal with high-value items, making them potential targets for money laundering and other illicit financial activities. The IRS’s



decision to mandate electronic filing for these businesses underscores the government’s commitment to combating financial crimes in these sectors.

KEY POINTS TO CONSIDER

Compliance Deadline: Starting January 1, 2024, all qualifying businesses must file Form 8300 electronically. Non-compliance can result in penalties and legal repercussions.

(CONTINUED ON PAGE 16)

This change is poised to streamline reporting and enhance anti-money laundering (AML) efforts.

The IRS Goes Digital, continued

electronically. Non-compliance can result in penalties and legal repercussions.

Access the BSA E-Filing System: Go to the official BSA E-Filing website provided by the Financial Crimes Enforcement Network (FinCEN) at bsaeiling.fincen.treas.gov/

Training: Employees should be adequately trained on how to use the electronic filing system and understand the new

reporting process to prevent errors and ensure timely submissions.

Documentation: Maintain thorough records of all cash transactions exceeding \$10,000, as these will be essential when filing Form 8300 electronically.

Stay Informed: Keep up to date with IRS guidelines and any changes in reporting requirements. Consult with

[compliance advisors] if you have questions or concerns.

Navigating the new IRS requirement for electronic filing of Form 8300 can be challenging, especially for small businesses in the pawn and precious metals industries. If you have any questions or concerns about compliance or AML measures, consider seeking advice from [AML consultants] who specialize in these areas.

The IRS's move to require electronic filing of Form 8300 is a significant step toward modernizing financial reporting and strengthening efforts to combat money laundering and other financial crimes. Pawnbrokers and precious metals dealers should prepare for this change by investing in suitable software, training their staff, and maintaining accurate records. By staying informed and compliant, businesses in these sectors can continue to thrive while contributing to a safer and more transparent financial system.

The transition to electronic filing of Form 8300 is in line with the IRS's broader initiative to modernize its reporting processes and improve data accuracy.

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GRC Update:

Building Trust Through Transparency



Kathy Pierce
NPA Government Relations Liaison

The end of the year is a time for reflection and planning for small business owners.

As your Government Relations Liaison, I have emailed and spoken with many of you. Personal involvement with members helps ensure that every aspect of our business aligns with legal and ethical standards. Our obligations with government regulations can be daunting, and we strive at the NPA to help guide and educate our members on a variety of such topics. Customers appreciate businesses that operate transparently and responsibly, and this strengthens the personal bond between the pawnbroker and the customer.

The past year, we as pawnbrokers, have seen changes in our pawn booths. Some of us have never been this busy. Running a small business requires more than a financial investment. It demands a personal touch and a commitment to build meaningful connections not only with our customers but also with our community. We learn our customers' names and help them move on with their lives in a quick and efficient manner. This personal touch fosters trust and loyalty, turning customers into advocates who willingly spread the word about your business.

Customers appreciate businesses that operate transparently and responsibly.

January 2024 is looking like a busy month for introducing bills on topics that pawnbrokers address every day. The NPA has transitioned to a new state bill tracking system that allows for a precise search on pre-filed and filed bills. The State

presidents and members that do not have state associations will receive a direct link from the site, along with a Word document that can be shared with members of your state.

As the NPA Government Relations Liaison, my focus is getting YOU, our members, information that directly impacts your business. If you are a new member of the NPA that does not have a state association, or a new State President, please email me at kathy@nationalpawnbrokers.org with your information.

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



Pawnbroker Round-Up

How does your store give back during the holiday season?

According to America's Charities Snapshot Employee Donor Research, 71% of surveyed employees say that it's important for them to work for a company that is supportive of giving back and volunteering.

Diana Machado, Pawn Princess Insights

We used to do a "wish it forward" event. Someone could make a wish on behalf of someone else through a social media campaign. We would then select a few families and make their Christmas extra special. Our employees would deliver the gifts so they felt included. It's a great way to give back!

Dave Skibinski, Simple Pawn (Florida)

We volunteer with the Salvation Army as kettle spots.

Justin Gaudi, Premiere Firearms (Florida)

We buy toys and wrap them. When people come in to pawn, we give the parents presents for their kids.

Lisa Little, Fieldstone Jewelry & Pawn (Georgia)

We let each person choose a customer to return their pawn to. If you do this, make sure to let the customer know that they are welcome to pawn that item again at any time – otherwise they'll take it somewhere else.

Martin Strasser, Premier Jewellery and Loans (British Columbia)

Premier Jewellery and Loans holds an annual diamond earring auction to raise money for the local women's shelter. The fundraiser has collected \$45,500 for the Kelowna Women's Shelter over the past seven years.

Stan Thomas, Big Brothers Pawn (Arkansas)

We gave each employee \$50 and asked them to give it to a stranger away from the store without mentioning the store. Each employee then shared their "feel good" story at our company Christmas party. A morale boost for the team and a "pay it forward" for those in need.

Chris Drewel, Valley Coin Jewelry Pawn (Illinois)

Project Success is our local food pantry. During the Thanksgiving and Christmas season they put family baskets out for those who can't afford the traditional holiday spread. They offer sponsorships (buy a meal for a family) for businesses to participate in. We sponsor several holiday packages. Also we give to our local homeless shelter (that serves 5 counties in IL.) on an ongoing basis.

Everson Pierce, Monster Pawn (Illinois)

Monster Pawn Bloomington has a year round food pantry. It is located in a private part of the store near the computer tech area. That way anyone who needs anything can have some privacy without feeling judged. Everyone eats. We have customers that drop off and customers that take what they need.



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YOUNG PROFESSIONALS ON THE RISE

The **Young Professional (YP) Committee** this year is excited to work for and get to know our fellow *under 40* NPA members. One of the best parts of this organization is building relationships with other people that are passionate about pawn. There are so many ways for you to get involved and build lifelong friendships:

- Share ideas, problem-solve, and chat about all things pawn in our monthly YP Peer Group on Zoom
- Meet up with fellow YPs during in-person events, like the Legislative Conference and Pawn Expo
- Join the YP Committee to help shape current and future YP-centric programs for members



Under40? Join the Young Professionals!

Sign up to receive communications directly from the NPA Young Professionals Committee about activities specific to those under 40. Anyone who is working in the pawn industry and affiliated with an NPA member store or company can join.



Apply for the Future Business Leaders Scholarship Fund

Know someone who might qualify for the Future Business Leaders Scholarship? The NPA is proud to offer scholarships to the children and grandchildren of current NPA member pawnbrokers. Beginning in February 2024, eligible students may submit an application to be considered for the 2024-2025 scholarship award.



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Employee Training and Engagement:

The Secret Sauce for a Thriving Workplace



Jamie Hasty, Vice President
SESCO Management Consultants

Employee training and engagement are two integral pillars of any successful organization.

When combined effectively, they create a workplace culture that not only attracts top talent but also retains and nurtures it. In this article, we will explore the significance of employee training and engagement, how they are interconnected, and how organizations can create a harmonious blend to boost productivity and overall success.

Employee Training: The Foundation of Growth

Employee training is the process of equipping individuals with the necessary skills and knowledge to excel in their roles. It is not limited to the onboarding process but should be an ongoing commitment. Well-trained employees are not only more competent but also more confident in their roles. This not only leads to improved job performance but also enhances job satisfaction. When employees feel competent and capable, they are more likely to engage with their work.

Employee Engagement: The Heart of a Thriving Workplace

Employee engagement goes beyond job satisfaction. It is the emotional commitment employees have to their organizations. Engaged employees are passionate about their work, feel a sense of belonging, and are committed to the organization's goals. They are not just there to collect a paycheck; they are emotionally invested in the success of the company. Engaged employees are more likely to go the extra mile, leading to increased productivity and better customer service.

The Interconnection

Employee training and engagement are deeply interconnected. Here's how they influence each other:

Skill Enhancement and Engagement:

When employees receive training and development opportunities, they feel that their organization invests in their growth. This fosters a sense of appreciation, increasing their engagement levels.

Confidence Boost: Training boosts employees' confidence in their abilities, making them more likely to engage in challenging tasks, take ownership, and innovate.

Clarity of Expectations: Training often clarifies job roles and expectations. Employees who understand their roles are more engaged and less likely to experience work-related stress or frustration.

Feedback and Recognition: Training often provides opportunities for feedback and recognition, both of which are essential for employee engagement. Constructive feedback and acknowledgment of efforts can significantly boost engagement.

Career Development: Engaged employees are more likely to stay with their organization for the long term. Offering training for career development and advancement can enhance engagement by signaling long-term growth prospects within the company.

(CONTINUED ON PAGE 26)

Employee training and engagement are deeply interconnected.



Employee Training & Engagement, *continued*



Employee engagement goes beyond job satisfaction. It is the emotional commitment employees have to their organizations.

Creating a Harmonious Blend

Invest in Continuous Learning: Implement a culture of continuous learning and development. Encourage employees to pursue new skills and stay updated in their field.

Personalized Training: Tailor training programs to individual needs. Understand each employee's strengths and weaknesses, and provide training that helps them excel.

Recognize and Reward: Recognize and reward employees for their efforts and achievements. This can include promotions, bonuses, or even simple words of appreciation.

Feedback Channels: Create channels for regular feedback from employees. Their insights can provide valuable information for improving training programs and engagement strategies.

Leadership Role: Leadership plays a crucial role in fostering a culture of training and engagement. Leaders should lead by example and actively participate in training programs.

In conclusion, employee training and engagement are not isolated concepts but intertwined aspects of a thriving workplace. When organizations invest in both training and engagement, they create a positive feedback loop of improvement, resulting in higher productivity, employee satisfaction, and overall success. By recognizing the interplay between these two elements and implementing strategies to support them, businesses can unlock the full potential of their workforce and drive sustainable growth.

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.

STEP UP FOR PAWN

Stories of Advocacy and Community Engagement

Here's what fellow pawnbrokers are doing to dispel misconceptions, foster trust, and build positive relationships in their local communities.

Coffee with A Cop – Connecting with Law Enforcement and Community Members

By Perry Lewin, Decatur Jewelry and Pawn

Decatur Jewelry and Pawn recently hosted a “Coffee with a Cop” event at our Decatur, Illinois store as part of a community outreach program to foster positive dialogue and strengthen relations between local law enforcement officials and the community members they serve.

We understand the importance of community, and this event reflects our commitment to ensuring that Decatur is a place where businesses, residents and law enforcement work hand-in-hand.



We have a great relationship with local law enforcement and respect the work that they do every day. This is just a small way to take some time out and celebrate them alongside the community they serve.



One customer who stopped by and chatted with police who were in attendance observed, “It’s interesting that the police are trying so hard to do things for us and our safety. And it’s nice to connect the face with a name.”



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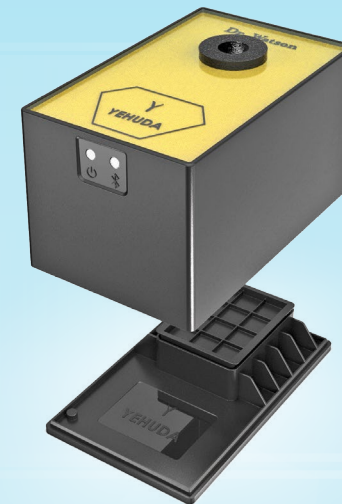
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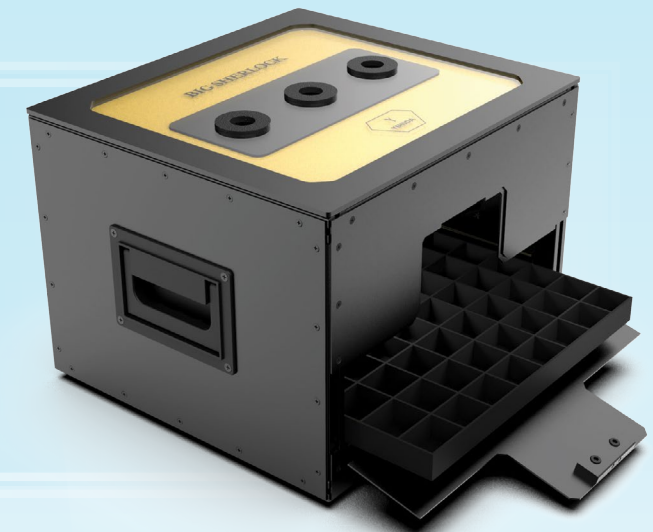
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Spotlight on: NEW MEMBERS

Welcome to the NPA!

Congratulations! You now belong to a growing list of trusted professionals in the pawn industry who can help you grow your business.



Arch Crown Inc.
Donald Reisfeld
Hillside, NJ

Brookside Pawn
Stephen Lombardo
Southington, CT

Kzoo Precious Metals Inc.
Cory Pyscher
Midland, MI

Lone Star Cash, Inc.
dba College Station Pawn
Bradford McFarling
College Station, TX

**NYGD Pawn, Inc. /
East Ridge Gold, LLC**
Dominic Sprague /
Nick Palmieri
Rochester, NY

Silver Springs Pawn and Gun Inc.
Michele Nappi
Silver Springs, FL

Tim's Trading Post and Pawn LLC
Tim Kaye
Largo, FL

VVS Jewelry Manufacturing
Rahim Ali
Houston, TX



TRUST

"I'm always very happy with Mid-States. As a third-generation pawnbroker, we've tried other refiners and we always come back to Mid-States. Just before we left for the Midwest, I was in a crunch to get a stone removal lot done and of course, like always, they came through for me. Got it done quickly, with great turnaround."

Jason Vandiver | Paymaster Pawn & Jewelers | Rockford, IL

For 40 years, Mid-States has taken great pride in maintaining the highest standards of honest, ethical practice. Corrected fire assay performed by an expert Chemist. Providing a customer sample upon request with every melt. Complete transparency with full access to witness the weighing, melting, and sampling of your precious metal materials.

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- ✓ **Seamless Integration with Your Current POS**
- ✓ **Access to Payments Hub**
Our Secure, Online Merchant Portal
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- ✓ **Next Day Funding**
with Weekend Settlement
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BUSINESS SERVICES + TECH SHOWCASE

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The pawn industry is constantly evolving, and with that evolution comes a growing need for innovative business services and technology solutions. Whether you're looking for ways to improve your customer and employee experience, make informed decisions, or protect your business from liabilities, these industry partners have you covered.



Bluestone Trading is one of the most trusted Wholesale Diamond & Estate Jewelry buyers in the industry. We're a Midwestern company with Midwestern values; family-run and operating on the principles of hard work, honesty, and integrity. We help pawnshops of all sizes grow their business, and our customers always come first.

Electronic Transfer, Inc. is a Merchant Service Provider that offers credit card processing for all types of businesses nationally. We specialize in high-risk businesses, but have a solution for all types of merchants.

THE PROBLEMS WE SOLVE

When you need to buy inventory, sell inventory, or need help navigating the industry, Bluestone is in your corner. We are a resource when you need to buy diamonds and jewelry at prices that leave room for you to turn a profit. Our expansive inventory means we have the right stuff to help you close sales.

When you need to sell inventory, Bluestone is here to help. We buy everything from melee, larger diamonds, and jewelry of all shapes and sizes. Always immediate payment.

We've been in the forefront of the industry since 1978. Our founder, RB Grampp Sr., helped found the NPA and we want to continue the legacy of treating people the way we want to be treated. Our core values tell us how to run our business.

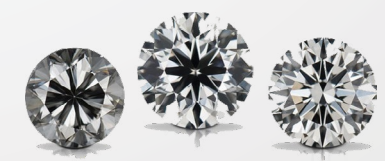
As members of the NPA, JBT, AGS, and DMIA we openly share our knowledge with the industry. We believe in continued education and research to stay relevant and ahead of the times.

UNIQUE SOLUTIONS WE OFFER

At Bluestone Trading, we buy and sell ALL types of diamonds and jewelry. We carry Natural, Recycled & Lab Grown Diamonds ranging from calibrated melee up to 10 carat + in size. We can fill every diamond and gemstone call.

Our jewelry inventory expands across all time periods and at every price point. Whether you need affordable or rare and exotic, we have you covered.

In 2020, we launched our Jewelry Manufacturing Division in order to help pawnbrokers keep showcases full of salable merchandise. We created jewelry programs that are customizable and can be tailored to your store's specific needs. Each piece is stamped with our seal of approval and exact carat weight so you can be confident selling our quality products.



THE PROBLEMS WE SOLVE

Electronic Transfer, Inc. is here to solve all your pawn shop credit card processing needs. We supply our merchants with terminals and software to help them process payments online, over the phone, or in the store. We are one of the few processors that allows for pawn loans and layaway.

With over 34 years in business, Electronic Transfer, Inc. has proven that honesty, integrity, and building relationships are key to success.

We recognize the unique challenges affecting your bottom line, so we offer month-to-month service that has competitive rates, no start up costs, no monthly minimum, and no annual fees. And, we ALWAYS answer our phones.

We also recognize there is an immediate need for merchant services when big banks turn their backs to the pawn and firearm industries.

UNIQUE SOLUTIONS WE OFFER

Aside from great rates, leading technology and top notch customer service, Electronic Transfer, Inc. has a solution for all business types.

We offer many different gateways and terminals for you to choose from. We recently added ACH processing for the pawn industry, and are also working on a customer finance program.

We typically have the merchant up and running in 2-3 days, with same day approvals in some cases. We pride ourselves on our fast approval time.

Electronic Transfer, Inc. provides retail point-of-sale with PawnSnap, which allows you to empower your employees, safeguard your business, and simplify your pawn shop management.



"They gave a small town jewelry store a chance at a very big sale and I was so appreciative! Excellent company to deal with!"



I3 Merchant Solutions offers the latest in payment technology and payment acceptance. We help you get paid faster, safer, and smarter than many other payment processors in the industry.

Jack Hunt Coin Broker, Inc. is a leader in the precious metals space. We are a trusted supplier and refiner located just outside of Buffalo, NY. With over 50 years of experience, we have proudly served dealers, jewelers, and pawn shops nationwide as a leading bullion wholesaler and scrap buyer.

THE PROBLEMS WE SOLVE

We take the headache out of credit card processing so you can focus on other parts of your business.

I3 Merchant Solutions is firearm friendly, which solves many pawn shops' concerns about being able to take electronic payments.

We also offer e-commerce solutions through many of the leading providers, so you can process payments all with one company.

And when you call... we answer! I3 Merchant Solutions is recognized across the industry for its outstanding customer service.

UNIQUE SOLUTIONS WE OFFER

On average, pawn shops see a decrease of 30-40% in processing fees with I3 Merchant Solutions credit card processing.

We also offer the Dual-Pricing / Cash Discount Program for pawn shops that virtually eliminates processing fees altogether, putting funds back in your pocket to have for other parts of your business.

Cash Discount Program: A 3% non-cash fee is passed onto customers who pay by card, virtually eliminating your processing fees.

All equipment is FREE with this program!

THE PROBLEMS WE SOLVE

We use our wide industry connections to provide our customers with the best bullion options at fair prices. We are authorized to purchase gold, silver, platinum, and palladium directly from several world mints including the United States Mint and Royal Canadian Mint.

Jack Hunt Coin Broker has everything to take care of your scrap needs, from karat gold scrap, to melt and assay refining, to sterling silver.

Our trading and shipping teams work to make your ordering painless and easy and get your product out the door and on the way to you in a timely fashion.

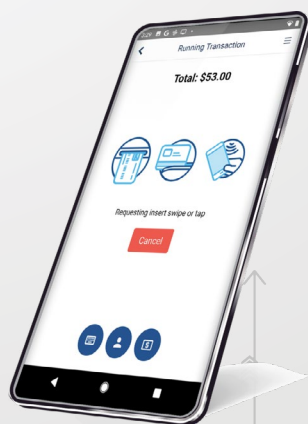
UNIQUE SOLUTIONS WE OFFER

We offer services including but not limited to bullion offsets, two-way secure shipping services, including drop shipments and diamond recovery melts. We pride ourselves on our ability to offer competitive rates and minimal fees with quick turnaround times and lightning fast digital payments.

- Gold Eagle, Gold Buffalo, Gold Maple, Gold Kangaroo
- Silver Eagle, Silver Maple, Silver Britannia, Kilo Silver Bar
- Platinum Eagle, Platinum Maple

"Being able to trust your processor is very important. Will is a man of integrity and honesty."

- Brian Garrett, Owner, Tom's Pawn Shop



"Jack Hunt Coin Broker is without a doubt the easiest refiner/dealer I've ever encountered. Integrity is at their core." - David Reynolds Jewelry and Coin

Pawnbroker Financing is the only direct lender to the pawn industry, offering revolving Lines of Credit to pawnbrokers nationwide.

Polygon is a secure and vetted network for jewelry & pawn professionals. Members connect online and via the Polygon Jewelers app to buy & sell loose natural and lab grown diamonds, finished jewelry, fine watches, gemstones, estate pieces and more.

THE PROBLEMS WE SOLVE

Pawnbroker Financing offers solutions for pawnbrokers that have needs beyond what conventional financing or banks can offer.

We address various challenges for pawn shop owners, including:

- Growing your Pawn Shop
- Expanding into New Markets
- Seasonal Demands
- Repay Family & Friend Loans
- Alternative to Friends & Family Loans
- Access to Capital not previously available
- Industry Specific Facility with Flexible Structure
- Marketing & Advertising Expenses
- Remodeling Expense
- Working Capital for Corporate Expenses

We will work with you to structure a customized line of credit that can take your business to the next level.

UNIQUE SOLUTIONS WE OFFER

Pawnbroker Financing offers revolving Line of Credit facilities up to \$1,000,000 that are hassle-free and tailored to meet the specific needs of your pawn shop.

Our Pawnbroker Line of Credit has no hidden fees. There is no long-term commitment, and great credit is not a requirement. We provide daily access to your line of credit, and initial funding is received in as little as 5 days!

Revolving Line of Credit Facility: Borrow against pawns and inventory

Owner Occupied Real Estate Loans: Borrow against real estate equity.

"I used the LOC to open a second store and expand into a new market. I would highly recommend them to any pawn business."

THE PROBLEMS WE SOLVE

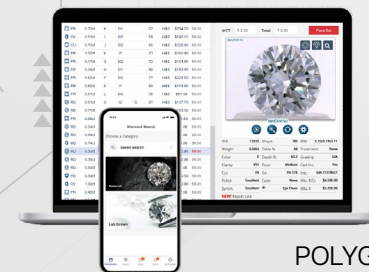
Pawnbrokers and jewelers have trusted Polygon for 40 years as the place to connect with qualified buyers and quickly sell natural & lab grown diamonds, jewelry, luxury watches, gemstones and more. Its sourcing tools are extremely useful to find gem and jewelry items that your customers want, at the best prices.

Membership provides access to valuable business information, including current wholesale prices that help you buy and sell efficiently.

With access reserved for vetted businesses only, Polygon membership is a badge of trustworthiness and credibility in the industry. Connect with thousands of other jewelers and business owners, get feedback on identification and authentication, ask business questions and gain market insights.

"With POLYGON, I've expanded my markets and contacts. This has added a great deal to my bottom-line profitability."

- Perry Lewin, Decatur Jewelry & Pawn, IL



UNIQUE SOLUTIONS WE OFFER

With 5 product databases showcasing over 1 million listings, Polygon is a one-stop shop for jewelers and pawnbrokers to source and sell, access pricing info & valuations, and keep the pulse of the jewelry industry.

It is the only online platform to offer databases and trading channels for natural & lab grown diamonds, gemstones, finished & semi-finished jewelry, estate pieces, pearls, coins, watches and more.

The online and in-app marketplace is extremely active, with thousands of posts every month. Buy/sell posts are categorized, easily filtered and searched so you can customize your experience.

Membership includes access to directory listings and full profiles, along with discussion forums and a member Facebook group. Additionally, Polygon hosts in-person events for members to meet-up, network and trade.

Diamond auctions run every 2 weeks, and all members can participate as sellers and buyers. Our value-add Virtual Inventory and Datafeed services allow subscribers to showcase natural or lab grown diamonds from Polygon wholesalers on their own websites or online.

Online and in-app services available at Polygon.net and Polygon Jewelers in Google Play & App Store.



Stallcup Group helps pawn store owners maximize the sale of their businesses through comprehensive exit strategies and expert negotiations. With our team's high-level industry knowledge, we create detailed profiles, analyze competitor data, and emphasize attractive business traits to potential buyers.

THE PROBLEMS WE SOLVE

Stallcup Group provides exit strategy consulting, confidential transaction advisory, and operations and management consulting services to independent pawn shop owners across the United States. When developed and applied, our exit strategy program balances the scales of negotiation for pawn shop owners.

For pawn companies looking to transition out of the industry, our goal is to assist in defining your exit options only when the timing is optimal.

Our expertise and 30+ years within the pawn industry enables us to enhance our clients' selling position, ensuring a smoother transition into retirement with increased recurring rental income and other benefits.

Another key advantage: Stallcup Group only represents pawn businesses. We have been on the buy-side of the transaction, providing us with the buyer's viewpoint which benefits our clients.

UNIQUE SOLUTIONS WE OFFER

By creating multi-faceted pawn store profiles and analyzing competitor store data, Stallcup Group makes detailed assessments of every business and highlights characteristics that are of interest to buyers. We utilize a proprietary competitive and demographic software analysis containing all pawn shops in the United States, as well as approximately 1,000+ stores' financial data, to assist in financial proforma and overall analysis for our clients.

We exclusively represent the seller and handle negotiations, audit and closing with prospective buyers.

With so much misinformation in this industry regarding mergers and acquisitions, we prioritize open, ongoing communication with pawnbroker-owners. Pawnbrokers who engage with Stallcup Group gain valuable insights into the intricate variables involved in the exit process, leading them to recognize the advantages of partnering with us for the best possible outcome.



Thermo Fisher Scientific™ Niton™ precious metal analyzers provide fast, accurate precious metals analysis for dependable, nondestructive results at every stage of the precious metal life cycle.

THE PROBLEMS WE SOLVE

As the world leader in serving science, Thermo Fisher Scientific's mission is to enable our customers to make the world healthier, cleaner and safer. With x-ray fluorescence (XRF) technology, Thermo Scientific™ Niton™ precious metal analyzers deliver reliable results at every stage of the precious metal life cycle.

For buyers of scrap gold jewelry, gold-plated pieces can present a significant challenge. The Thermo Scientific™ AuDIT™ proprietary and patented software feature is only available on Niton XRF analyzers. Our AuDIT™ software:

- Alerts the user when a gold plating of up to 8µm is detected or suspected
- Warns the user on low-carat and non-standard carat
- Identifies the presence of nickel (Ni) generally used in gold plating

Our AuDIT™ technology detects plating for any non-gold substrate, such as Vermeil (gold-plated silver), copper alloys, steel, tungsten, etc., working beyond typical limitations.



UNIQUE SOLUTIONS WE OFFER

With the Thermo Scientific™ Niton™ DXL Precious Metal Analyzer, just a few seconds is all it takes to measure the exact precious metal content in jewelry, coins, and other valuable products. Quickly distinguish between gold plating and solid gold and determine the accurate karat (K) weight of gold jewelry. Designed specifically for countertop use in retail environments, the Niton DXL analyzer, with Thermo Scientific™ AuDIT™ gold-plating detection technology, delivers fast, reliable results for gold testing and metal analysis with just the push of a button.

The Thermo Scientific™ Niton™ XL2 XRF Precious Metal Analyzer provides a fast, accurate, and most importantly, nondestructive method to test the purity and chemistry of all precious metals. It quickly detects gold plating and counterfeit gold and gives you the exact elemental composition of jewelry and coins so you can be absolutely certain of the value of the precious metals you buy and sell.

Y YEHUDA

Yehuda is well known around the world for offering the most reliable protection available for jewelry and pawn professionals. Our lab grown diamond detectors are developed with the latest advancements and tools, providing easy detection and peace of mind.

THE PROBLEMS WE SOLVE

As a pawnbroker, you take in diamonds and jewelry on a daily basis. Accepting a lab grown diamond thinking it is a natural diamond can cost you up to 90% of the value. A detector is the only way to be certain whether your diamond is natural or lab grown.

Yehuda's innovative lab grown diamond detectors have changed the face of the trade, and even of diamonds. Our industry-leading devices help jewelers and pawnbrokers avoid being victimized and losing money.

Using years of experience, feedback from our customers, and a 100% detection rate (as determined by the Assure Project), we've unveiled a new line of detectors that are easy to work with and sure to fit your needs and budget. Best of all, the detectors work with your mobile device, delivering results right on your phone's screen.



UNIQUE SOLUTIONS WE OFFER

The Dr. Watson: A small, portable, rechargeable, and cable-less device. Can be used anywhere.

- Works with your own phone to get results
- Can check 8 rings or ~50 carats of loose diamonds at a time

The Sherlock Holmes 4.0: A mid-size detector.

- Works with your own phone to get results
- Can check up to 27 rings and up to 250 carats of loose diamonds, bracelets and medium size jewelry pieces at a time

The Big Sherlock: A large-size detector.

- Comes with a Yehuda-supplied tablet. Can also work with your own phone to get results
- Can check up to 108 rings at a time, plus very large jewelry pieces and hundreds of carats of loose diamonds

All three detectors can be used with as many phones/users as you wish, are easy to work with, and save the results to the cloud to easily share results.

Spotlight on: STATE ASSOCIATIONS

MISSOURI

Rod Triplett

Vice President of the Missouri Pawnbrokers Association

As 2023 comes to a close we see that things are finally starting to stabilize from the covid fiasco. The summer months proved to be extremely challenging on the retail side of things and not helped by a record setting slump in gun sales. Jewelry sales were not as bad as gun sales and those shops that are cleaning, polishing and marketing are showing better than those who are not.

With all the negative news on the retail side, the pawn side is thriving! High interest rates and inflation are finally starting to slow down all discretionary spending and making mandatory spending, such as utilities, gas, groceries increasingly difficult. We have seen an influx of higher end items being pawned by both new customers and customers we haven't seen in a while. The high cost of food, clothing, travel and vehicles has finally taken a bite out of all income groups and the banks are not interested in HELOC's or personal lines of credit like they were just 4 short years ago. Now is the time to open up your lines of what you'll loan on but in the same breath if you politely refuse the "garage sale" items your customer will bring in the good stuff because they need the cash now!

Moving into the Christmas season we are expecting better sales driven by great customer service, clean organized merchandise, and competitive pawnshop pricing.

Our lobbyist is warning us of several issues that we will continue to keep an eye on. Legislative threats never decrease and it seems as though with every new batch of legislators there are either new threats or old ones that we must once again defeat or support. Our lobbyist is by far our most crucial component and expense we have as the MPBA. We implore you as NPA members to join the MPBA if you haven't already.

On behalf of the Missouri Pawnbrokers Association and Family 1st Pawn we wish you a very merry Christmas, a happy Hanukkah and a safe holiday season!

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! Email coloradopawnbrokers@gmail.com.

OHIO

Raphael Tincher

President of the Ohio Pawnbrokers Association

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.

GEORGIA

Lisa Little

President of the Georgia Pawnbrokers Association

The Georgia Pawnbroker's Association will soon be three years old! GPA has been making great strides. We've hired a lobbyist to champion our industry in legislative matters and are getting to know Georgia lawmakers. The connections we made with senators and representatives at Pawn Expo Atlanta have already been fruitful. Our first non-conference in-person Georgia meeting is in the works, and our 2024-2026 Board of Directors election is underway. We're shaping Georgia's pawn industry together thanks to our supportive members. Exciting things are on the horizon for Georgia! Join us at georgiapawnbrokers.org/join-today

OREGON

Beth Anundi

President of the Oregon Pawnbrokers Association

OPA was honored to be part of the inaugural PNW Pawn Conference held in 2023. Attendees shared wisdom and socialized during this sprint of a weekend, and we are looking forward to the 2024 PNW Pawn Conference!

Join us April 12-14, 2024 at the beautiful Skamania Lodge in the stunning Columbia River Gorge. Be sure to

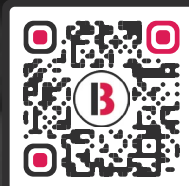


**WORK LESS.
SAVE TIME.
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State Associations, continued

book your flights into PDX (Portland, OR) and take the 30-minute scenic drive to Stevenson, WA where we will start the party off with a gathering of Industry Partners, Pawnbrokers, and Speakers. We will enjoy small bites in the Moonlight Pavilion surrounded with fire pits and fun games for all! S'more fixings will likely be available because what is a fire pit without such a delectable treat?

Saturday is filled with class sessions, pawnbroker round tables, and the two most requested sessions: the IP Speed Dating Session and the Pawnbroker Panel. The evening will conclude with a fundraising auction and dinner. Sunday is set aside for state association meetings. We would encourage you to book an extra night or two and take advantage of the option of salmon or sturgeon fishing on the Columbia River and/or visiting the iconic Multnomah Falls. Do not miss out; sign up today at www.oregonpawnbrokerassociation.com/pnwconference

Email me: beth@cappawn.com; please put "PNW Pawn Conf" in the subject line. We would love to have you!

WASHINGTON

Janelle Morehart-Leevey

President of the Washington Pawnbrokers Association
Washington State has finally received the official AG Opinion for HB 1240, however, they did not define a number of items that we had asked for. We will be going back at it, requesting another official opinion to clarify this messy bill. The Washington State SAFE program will begin Jan. 1st 2024. All pawn shops and FFL's will be required to use this new program for background checks for sales and pawn redemptions. We will no longer be permitted to use NICS. We have all been onboarding with the new program while working out all the bugs. The WSPA had a Zoom meeting 10/25, discussing the new SAFE program and learning from our members. We will be holding monthly Zoom meetings from here on out on the 3rd Wednesday of every month. If you are interested in joining us, please contact our membership chair, Carli at carlikarlson@yahoo.com to join the WSPA. Don't forget that the 2nd annual Pacific Northwest Pawn Conference will be held April 12-14th 2024 at the Skamania Lodge in Stevenson, WA. Visit waspa.net/2024-pnw-conference to register!

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With as much money as I have invested in my pawn business, I cannot afford not to be a member of the NPA.

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Chad Carter
NPA Secretary
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The Pawn Symbol's Surprising Connection to Santa Claus



Three golden balls: one of the most recognizable symbols in the world. It is used by pawnbrokers all over the globe to identify their businesses. But where did the pawn symbol come from?

The most recognized origin story is that it is derived from the three bags of gold that Saint Nicholas is said to have given to a poor man to help his daughters get married.

Saint Nicholas was a wealthy bishop who lived in the 4th century. He was known for his generosity and his kindness to the poor.

According to legend, Saint Nicholas was walking through a town when he saw a poor man sitting on a bench, crying. The man could not afford to give his daughters dowries for their weddings, so they were not able to get married. This caused the man tremendous grief.

Saint Nicholas decided to help the man. He secretly dropped three bags of gold coins down the man's chimney. The man was overjoyed and was able to give his daughters the dowries they needed.

The three bags of gold coins came to represent Saint Nicholas's generosity and his willingness to help those in need. Over time, they became the symbol of pawn stores, which provide financial assistance to people in need.

In addition to being the patron saint of pawnbrokers, Saint Nicholas is also the patron saint of many other groups, including sailors, merchants, archers, repentant thieves, children, brewers, unmarried people, and students. He is also known as Santa Claus, and he is celebrated on December 6th in many countries around the world.

Psst. Remember what else is celebrated on December 6th? Yep – National Pawnbroker Day!

Today, the pawn symbol is used by pawnbrokers all over the world to identify their businesses.

The three golden balls have become an iconic symbol of the pawn industry; a symbol of hope for people who need to borrow money quickly and easily, and a symbol of trust, as pawnbrokers are entrusted with valuable items by their customers.





PEOPLE of PAWN

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How did you get started in pawn?

In high school I needed employment for my Job Education class, and my teacher believed I would be a suitable candidate for a local pawn shop. From the very first day, I was captivated by the pawn industry's blend of historical valuation and human interaction. This has since blossomed into a long-standing profession, and I've never had a second thought about the path I've chosen.

If you weren't a pawnbroker, what would you be doing?

Had the universe not steered me towards pawnbroking, it's plausible that I would have pursued a career in the medical field, applying the same dedication and enthusiasm I now devote to my current profession.



You have advertised your store, Chesapeake Square Pawn, as the home of the Loan Ranger; What can other pawn stores learn from the way you do business?

I've always held that a good chuckle and a friendly demeanor don't undercut professionalism, they enhance it. It's telling the community, "Hey, we're here, we're approachable, and we're ready to assist you." And you know, it's alright to be the mascot of your own establishment. It's about being a face that folks recognize, trust, and feel at ease with.

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

A lower jawbone of a Tyrannosaurus Rex. Although its value was monumental, the customer only sought a loan of \$5,000 at the time, which we were more than happy to accommodate.

If you were stranded on an island, what 3 things from your pawn shop would you want to have?

- A loupe – to harness the sun's rays and ignite fires for warmth, cooking, and distilling saltwater
- A Leatherman multitool – whether it's slicing, filing, or sawing, the Leatherman is my go-to companion
- A fully loaded Ruger 10/22 – for hunting and protection

Given ample time, the island might just see the inception of a quaint little pawn shop.

What would you want people to say about you at your retirement party?

"He gave us all something priceless: friendship and good deals."



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Maurice Fuller

is the owner of Chesapeake Square Pawn in Chesapeake, Virginia. He has been a pawnbroker for over 25 years and is an active member of the NPA, a certified gemologist, and a Certified Pawn Professional (CPP). Maurice was previously featured as the 2017 Young Pawnbroker to Watch in National Pawnbroker Magazine, and he has been a recurring guest on Wavy TV 10's Hampton Roads Show to explain the pawn process and share the benefits of shopping pawn.

MAURICE FULLER

Why did you join the NPA?

With a career spanning almost three decades in the pawnbroking industry, I've witnessed firsthand the vitality and resilience within our community. However, I also recognize the challenges that come our way. I believe that our united efforts through the [NPA] not only bolster professional standards but also cultivate a favorable public perception of pawnbroking. This camaraderie and shared objective of advancing our industry are what drove me to become an active member of the National Pawnbrokers Association.

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