

National Pawnbroker

OFFICIAL PUBLICATION OF THE NATIONAL PAWNBROKERS ASSOCIATION

INDUSTRY PARTNER

BUYERS GUIDE

2023-24

Your One-Stop Buying Resource for
All Things Pawn

WHAT'S INSIDE

100+ NPA Affiliated Vendor Partners
Who Will Help You Grow Your Pawn
Business

Industry Insights on Latest Trends
and Innovations from Category
Experts

Opportunity to Connect with
Suppliers Who Understand and
Fully Support Pawn



National Pawnbrokers Association®



**Fast.
Accurate.
Affordable.**

The GIA iD100®

The ultimate diamond detecting triple-threat. The GIA iD100 distinguishes stones in under 2 seconds, offers 100% accuracy and has the best price in its class. Expect the confidence only GIA can offer when distinguishing natural from laboratory-grown diamonds.



Learn More at
[GIA.edu/id100](https://www.gia.edu/id100)

PASS



GIA[®]

GIA iD100



PAWN TICKETS

For All Pawn Programs

Pawn Tickets
Sales Receipts
Custom Contracts
Laser • Dot Matrix • Manual

GM & Jewelry Roll Labels

Promotional Items

800-531-5234

WWW.BURRELLPRINTING.COM

BURRELL

Three Times NPA Associate Member of the Year.

National Pawnbroker

KRISTEN WILLIAMS

Executive Director

Kristen@nationalpawnbrokers.org

BUSINESS DEVELOPMENT

JODY KUDLESS

Director of Business Development

Jody@nationalpawnbrokers.org

VERONICA COSTANZA

Business Development Associate

Veronica@nationalpawnbrokers.org

DAVID LAFLEUR

Digital Content & Promotions Specialist

David@nationalpawnbrokers.org

EVENTS

CHRISTY NORCROSS

Events Co-Director

Christy@nationalpawnbrokers.org

ANGIE FOREMAN

Events Co-Director

Angie@nationalpawnbrokers.org

MARKETING

LAURA WASILESKI

Marketing and Media Director

Laura@nationalpawnbrokers.org

MARK CAMPANALE

Creative Director

Mark@nationalpawnbrokers.org

MEMBERSHIP

AMY KEHOE

Membership Services Manager

Amy@nationalpawnbrokers.org

PEG KOCHY

Administrative Assistant

Peg@nationalpawnbrokers.org

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

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

members
get **more.**

"No decision here! Just join! We've been a happy member of the NPA for almost 30 years. The forum communication is priceless and in itself justifies the dues expense for our four stores."

– Stan Thomas, Big Brothers Pawn of Northwest Arkansas

Scan the QR Code to Explore all NPA Member Benefits:



National Pawnbrokers Association®



2023 Executive Officers



Boyd Naylor
President
 Bali Credit Corp
 San Antonio, TX



Kerry Rainey
Immediate Past President
 Bayou Pawn & Jewelry
 Hammond, LA



Johnny Whiteside
Vice President
 Kendale Pawn Shop
 Sanford, SC



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



Michael Goldstein
Treasurer
 Empire Loan
 Boston, MA



Kristen Williams
NPA Executive Director
 Victor, NY

2023 Board of Directors

Beth Anundi
 Capital Pawn
 Salem, OR

Michael Cohen
 Top Dollar Pawnbrokers
 Oxon Hill, MD

Christopher McCarthy
 Lowell Jewelry & Loan
 Lowell, MA

Robert Barnett
 Elk River Trading Co.
 Fayetteville, TN

Bill Dawson
 LDPM Inc.
 Morrisville, NC

Scott Tiemann
 Central Mega Pawn
 Ontario, CA

Randi Butterfield
 Big Dog Pawn
 West Jordan, UT

Jay Dunbar
 Superior Pawn Company
 Hampton, VA

Anthony Vanegas
 Sunbelt Pawn
 Houston, TX

Tim Collier
 Pacer, Ltd.
 Little Rock AR

Lisa Little
 Fieldstone Jewelry & Pawn
 Conyers, GA

Our committees are the fuel that powers the NPA. They consist of member volunteers who contribute their time and expertise to make the NPA the best it can be.

Interested in serving on a committee? **Scan the QR Code:**



Industry Insights

NPA Industry Partners share insight, guidance, tips, tools and education to help you run a smarter, more productive and profitable pawn business. Every Industry Partner at the NPA is highly skilled in their area of expertise.

These articles represent information and insight shared by our Industry Partner community, who is fully supported but not endorsed by the NPA.



National Pawnbrokers Association®

“As a pawn shop owner, it is important to realize there are not such things as fake diamonds.”
~ “Fake Diamonds Are Not Real,” Pg. 16

Featured Articles




















- 16 | “Fake Diamonds” Aren’t Real!
- 26 | 4 Benefits of Texting for Pawnbrokers
- 34 | Adapting Post-COVID: Key Takeaways from Business Owners
- 40 | Digital Asset Loans
- 46 | The Cost of Doubt / Undervaluing Your Pawn Business
- 48 | E-Pawnshop: How Pawnbrokers Can Sell Jewelry Online
- 52 | Unlocking Hidden Gems: The Case for carrying authentic pre-owned luxury bags in jewelry stores
- 55 | The Easiest Way to Spot a Counterfeit Gibson Guitar
- 60 | Stone Removal: An Important Facet of Refining Services
- 67 | REFINING MATTERS
- 70 | Pawnbrokers Positioned for Growth in the Pre-owned Watch Market
- 74 | Employee Theft. Plugging the Hole in the Dam!

“Removing the doubt is a process that needs to happen back at step one: research.”

~ The Cost of Doubt Pg. 46



Categories

	Arms/Ammunition	11		Jewelry Tools/Components	51
	Auctions/Resellers	13		Marketing/Media/Advertising	51
	Authentication/Detection Products	14		Printing/Promotions	51
	Banking/Finance/Payment Processing	19		Product Wholesalers/Dealers	53
	Coin/Watch Buyers & Sellers	23		Refining	61
	Computer Services/Software	23		Retail/ Support Technology	71
	Diamond Buyers/Sellers	28		Store Design/Equipment	73
	Education/Training/ Consulting	37		Store Security	75
	HR/Insurance/Healthcare	41			
	Jewelry Buyers/Sellers	44		Index by Category	77
	Jewelry Technology	49		Index Alphabetical	78

The **LARGEST** buyers
of recycled Diamonds in
the America.



WE BUY DIAMONDS

**MELEE, BREAKOUTS, BROKEN, LEFTOVER
DIAMONDS AND GIA STONES**

ANY SIZE, QUANTITY, QUALITY OR SHAPES


**PADMAVATI
EXPORTS INC.**

A FOURTH GENERATION LEGACY

15 west, 47th Street, Suite No. 404,
New York, NY, 10036. Tel (212-896-0544).
www.padmavatiexportinc.com





At the NPA, we understand the importance of making well-informed choices when it comes to procuring goods and services. **The 2024 NPA Buyers Guide** has been meticulously crafted to serve as a comprehensive resource for buyers like yourself, offering insights, recommendations, and expert guidance on various products and services related to our industry.

Our exclusive network of highly qualified NPA Industry Partners are showcased throughout this edition of the Buyers Guide and have been invited to share content that will inspire and educate our membership. We appreciate these valuable contributions and encourage all vendors who support pawn to consider joining us.

Our goal with the annual NPA Buyers Guide is to provide our members with a reliable and unbiased source of information, empowering them to evaluate options thoroughly and select the most suitable solutions for their specific needs. We have partnered with industry experts, conducted research, and leveraged our collective knowledge to curate a guide that covers a wide range of products and services available in the market.

Whether you are looking for cutting-edge technology solutions, reliable service providers, or innovative products, the NPA Buyers Guide serves as a one-stop reference point, streamlining your decision-making process.

We trust the Buyers Guide will prove to be a valuable resource for you and your organization. By utilizing the information contained within, you can make well-informed purchasing decisions, optimize your investments, and stay ahead in a rapidly evolving marketplace.

Thank you for your continued support and trust in the NPA. We remain committed to providing you with the tools and resources necessary to succeed in your individual businesses. We hope this reference tool will serve as a go-to resource for all things pawn. Should you have suggestions or feedback regarding this edition of the Buyers Guide, please do not hesitate to share them with us.

Sincerely,

Kristen Williams
NPA Executive Director

Welcome to the 2nd Annual Industry Partners Buyers Guide!

How fun to say “Annual”! Last year, when we made the decision to create a buyers guide - we were hesitant to call it an “Annual” as we were unsure of how our members would receive this buying resource. A year later - the feedback has been tremendous - and we excited to roll out this new edition!

This year has been a year of growth on the vendor side of the NPA with 30+ new Industry Partner members, and an overall increased presence with our established Industry Partners. Vendors are clearly recognizing the power of pawn and want to align themselves with this industry.

It’s amazing to watch companies who offer products and solutions in new and growing categories increase their support and invest in our pawn community. As pawn grows and evolves, NPA Industry Partners are able to offer a unique perspective with a diverse vantage point. In fact, this edition of the Buyers Guide has nearly double the number of contributed Industry Insight articles by our Industry Partners. Every article had to be submitted meeting strict guidelines - to be educational, informative, and vendor neutral - and we are grateful for all the content-rich information we are able to deliver in this issue.

Industry Partners offer a wealth of expertise in their respective categories, but more importantly, they are incredibly passionate about the health of the pawn industry. They are proud to support pawn and they are able to offer the insight and solutions to help you, our pawn members, stay competitive and innovative.

I want to thank every Industry Partner who took time to provide us with product and company details, submitted educational articles offering their expertise, and showed incredible patience with any needed follow up so we could produce this valuable resource. Compiling this resource is most definitely a team effort - and we at the NPA appreciate you!

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

Jody Kudless
Director of Business Development



YOUR BUSINESS

FOR SALE GLOCK 19 G5



MSRP: \$575

YOUR CHOICE

OUR
COMPETITOR'S
FEES:

5 SOLD: **\$147.50/MONTH** + OPTIONAL FEES & SERVICES

50 SOLD: **\$1,475.00/MONTH** + OPTIONAL FEES & SERVICES

500 SOLD: **\$14,750.00/MONTH** + OPTIONAL FEES & SERVICES

ARMSLIST PREMIUM VENDOR PROGRAM



\$30/MONTH

FOR *ANY* AMOUNT SOLD!

ARMSLIST is always at the front line of the fight for our Second Amendment rights, and is the premier website to sell on within the firearms industry.

We efficiently and effectively connect your store with the American firearms enthusiast. ARMSLIST users are actively engaged in buying firearms, hunting, and general outdoor products and accessories the minute they type ARMSLIST.COM into their browser.

- ✓ INCREASE FOOT TRAFFIC IN YOUR STORE
- ✓ INCREASE YOUR BRAND AWARENESS
- ✓ SELL MORE FIREARMS & ACCESSORIES
- ✓ FREE VIRTUAL STOREFRONT (Showcase your inventory, name, location, website, logo & phone number)
- ✓ POST UP TO 500 LISTINGS
- ✗ NO SALES FEES
- ✗ NO CONTRACTS
- ✗ NO LISTING FEES
- ✗ NO BS

armslist.com/pv
pv@armslist.com
724.578.4740

SIGN UP TODAY FOR JUST \$30/mo!
armslist.com/pv



Armslist.com

Phone: (724) 578-4740 | Email: pv@armslist.com
www.Armslist.com



Armslist.com: America's Firearms Marketplace

Armslist.com is America's number one firearms classified site, and the premier online sales platform for pawnbrokers to utilize in the firearms industry. Sell as many guns as you want for just \$30/mo and increase foot traffic in your store! Unlike our competitors, we have no listing fees, no sales fees, and no BS. For more info, head to armslist.com/pv.

GunBroker.com

Phone: (720) 223-0164 | Email: marketing@gunbroker.com
www.GunBroker.com



The Bidding Starts Now

GunBroker.com is the largest online marketplace dedicated to firearms, hunting, shooting and related products. Aside from merchandise bearing its logo, GunBroker.com currently sells none of the items listed on its website. Instead, third-party sellers list items on the site, while federal and state laws govern the sale of firearms and other restricted items. GunBroker.com is a subsidiary of Ammo, Inc.

Guns.com

Phone: (888) 585-4867 | Email: Sales@Guns.com
www.Guns.com



The Best Place for Pawnbrokers to Sell Guns Online!

We work closely with a large network of dealers and pawnbrokers around the country to ensure a safe and secure transaction that prioritizes their own inventory. In fact, we are the only online firearms marketplace that has a brick and mortar reequipment to become a selling dealer. Guns.com is online firearms sales, made easy!

MKS SUPPLY LLC

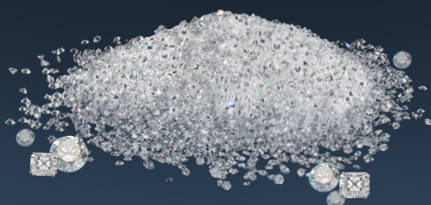
Phone: (937) 454-0363 | Email: info@mkssupply.com
www.mkssupply.com



Hi-Point Firearms, Inland Manufacturing, Barnaul Ammunition, Full Forge Gear

Thousands of pawnbrokers are
turning their diamonds into cash
every month with Rapaport Auctions


Turn Your Melee & Single Stones Into Cash
Safely and Easily



TRY US OUT!

SELL WITH PARTNERS YOU CAN TRUST
TO ENSURE REGULAR CASHFLOW FOR YOUR BUSINESS

 rapaportauctions.com/sell

 +1-800-488-9108

RAPAPORT® | AUCTIONS



ARMS & AMMUNITION

National Shooting Sports Foundation

Phone: (203) 426-1320 | Email: membership@nssf.org
www.nssf.org



NSSF is the Shooting Sports Industry Trade Association

NSSF leads the way in advocating for the firearms industry and its business and jobs, keeping guns out of the wrong hands. The NSSF encourages enjoyment of recreational shooting and hunting and helping people better understand the industry's lawful products.

Premiere Firearms

Phone: (407) 435-7468 | Email: sales@premierefirearms.com
www.premierefirearms.com



Premiere FIREARMS

A Lion Lies in the Heart of Every Great Man

We're the only gun manufacturer that focuses on the pawn shop industry. Our guns have the highest profit margin of any gun on the market and all are of the highest quality with lifetime warranties.



AUCTIONS & RESELLERS

PropertyRoom.com, Inc.

Phone: (240) 751-9123 | Email: Contractadmin@propertyroom.com
www.PropertyRoom.com



PROPERTY ROOM.com

PropertyRoom.com – Competitive, Flexible, and Supportive Online Auction

At PropertyRoom.com, we auction used goods on our national auction platform with over 2.2 million registered bidders. We offer more than 20 years' experience in the online auction industry, as well as with selling used, aged, and locked inventory. We offer expertise in authentication, fraud/seller protection and a dedicated customer support team. We are a certified gemologist (AGS/GIA), FFL holder and we provide customized marketing support and flexible selling formats.

Rapaport Diamond Auctions

Phone: (212) 354-9100 | Email: auctions@rapaport.com
www.rapaportauctions.com

RAPAPORT | AUCTIONS

The Leading Recycler of Diamonds in the World

Rapaport Auctions can help maximize the cash value for your excess diamond inventory through an efficient and effective platform. Our mission is to assist pawnbrokers sell their diamonds quickly and seamlessly, while providing consistent cash flow through our monthly auctions. Our auctions foster competitive bids from the most serious global diamond buyers and we achieve the highest prices for you.



AUTHENTICATION & DETECTION

Entrupy

Email: sales@entrupy.com
www.entrupy.com



Scalable AI-Powered Solutions for Product Verification—Anytime, Anywhere

Entrupy offers scalable solutions for verifying products using artificial intelligence, enabling businesses to secure inventory and protect supply chains while adding trust to transactions at retail and resale for consumers. Our solutions certify the authenticity of luxury products and sneakers using an objective, scientifically-proven approach supporting styles from top brands such as Louis Vuitton, Chanel, Adidas and Nike.

JAGi Lab

Phone: (619) 269-6729 | Email: contact@jagilab.com
www.jagilab.com



Diamonds Are Hard. We Can Help.

Staffed exclusively by GIA Graduate Gemologists, JAGi Lab provides jewelry, loose stone, and fine watch services to the pawn industry. From appraisals with retail replacement value to sorting and selling your diamond melee, to authenticating designer jewelry and watches, we offer wholesale repair services, custom work, and more...we do it all!

Thermo Fisher Scientific

Phone: (512) 705-4397 | Email: niton@thermofisher.com
www.thermoscientific.com/pai



Perform Precious Metal Testing with Certainty

Thermo Fisher Scientific manufactures hand-held and desktop XRF analyzers for the non-destructive comprehensive analysis of gold and other precious metals. The importance of accurately determining gold purity, while identifying counterfeit or gold plated items, makes material verification critical for refiners, pawnshops and jewelry retailers.

Watch Certification Services of America

Phone: (888) 937-9272 | Email: sales@watchcsa.com
www.watchcsa.com



“Stop One Fake and it Easily Pays for Itself!”

Since 2009, Watch CSA has protected pawnbrokers by reducing their risk. With over 165,000 known fakes, a 15 second Counterfeit Busters Database could save you \$5,000 or more! Super fakes have you nervous? Try our Virtual Watch Zoom Tool and access 8,000 high-resolution Rolex images. Need Watch Training? Watch CSA is the leader in online and in-store watch training courses.

PAWN IS ABOUT
MORE THAN
DIAMONDS AND
JEWELRY,

BUT YOU ALREADY
KNEW THAT.



SNEAK IN

By 2030, the industry is expected to generate \$30 billion globally. And self-proclaimed "sneakerheads" and "hype beasts" are not going anywhere! Attract new customers and increase loan value by accepting soft goods with complete confidence—no on site luxury specialist needed.

IN THE BAG

Trends change quickly. And savvy, fashion-forward, and sustainable collectors are looking to the resale space for those hard-to-find IT bags more than ever... as long as these high-end accessories can be *verified*.

ENTRUPY AT A GLANCE

99.1%

ACCURACY
RATE



MORE SCALABLE
THAN MANUAL
SOLUTIONS

\$1B

SECURED OF
CUSTOMER
INVENTORY

(as of January 2022)

#1

THE INDUSTRY LEADER FOR
BUYERS AND SELLERS OF
FREQUENTLY-COUNTERFEITED,
HIGH-VALUE ITEMS.

entrupy



SCAN
ME

 @entrupyofficial

 @entrupy

 /company/entrupy

 sales@entrupy.com



AUTHENTICITY IS EVERYTHING

“Fake Diamonds ARE NOT Real!”

NATURAL, LAB GROWN, MOISSANITE – THEY ALL HAVE A PLACE IN YOUR SHOWCASE.

At the lab, we hear the term “fake diamonds”

used to describe both lab-grown diamonds and moissanite. In reality, each is a beautiful stone with its own unique appeal. Once you stop looking at lab-grown diamonds and moissanite as “fake diamonds”, you’ll see that each has a place in your showcase – and by carrying them all, you only stand to widen your customer base and increase profits.

NATURAL DIAMONDS – LAB-GROWN DIAMONDS – MOISSANITE

WHAT IS IT?

Natural diamonds are beautiful, rare, and durable. They form through natural geological processes deep beneath the Earth’s crust over millions of years. Their value is determined by their color, cut, clarity and carat weight (“The Four Cs”).

Lab-grown diamonds are diamonds. They are the same as natural diamonds in every way. The only difference? Lab-grown diamonds are man-made. They can be grown in a lab over a few days, versus forming naturally over millions of years.

Moissanite is not a diamond.

Moissanite is a different stone sometimes used as a diamond simulant. Other examples of diamond simulants include cubic zirconia (CZ), zircon, and white sapphire. Moissanite is rare in nature, and the stones used in jewelry are lab-created.

HOW CAN I IDENTIFY IT?

Nearly all naturally formed diamonds have inclusions, though some have more than others. Diamonds are singly refractive. They have optical properties like fire, scintillation, and brilliance that make them desirable and beautiful. Some diamonds (but not all) fluoresce under UV light.

Lab-grown diamonds are diamonds, and have the exact same optical properties.

Lab-grown diamonds are diamonds and have the exact same optical properties. The only sure way to identify a lab-grown



diamond is with specialized test equipment. The girdle of a lab-grown diamond may be inscribed (look for “LG,” “LGD,” etc.) but it isn’t always.

Moissanite is almost always eye-clean. This stone is doubly refractive, which can give it a “blurry” appearance. Moissanite displays extreme fire (the rainbow shimmer of colors created by light refraction). Moissanite typically does not fluoresce.

HOW DO I VALUE IT?

The industry standard for pricing diamonds is the Rapaport Price List, or “Rap Sheet.” The Rap Sheet values diamonds based on their color, cut, clarity, and carat weight.

Companies like Rare Carat and Brilliant Earth have websites

where you can shop lab-grown diamonds. Narrow your selection by color, cut, clarity, and carat weight to get an idea of what a similar stone would retail for. Lab grown moissanite is readily available and can be purchased online from wholesale retailers such as Stuller.

HOW DO I SELL IT?

Emphasize the rarity, beauty, and romance of natural diamonds with luxurious showcase displays. Sell stones with third-party authentication. Add value to the sale by offering insurance appraisals with purchase.

Lab-grown diamonds are more affordable, eco-friendly, and considered a more ethical choice than mined diamonds. Many consumers (especially younger ones) might prefer them for these reasons.

While frequently used to imitate diamond, moissanite is a unique gem with unique optical properties that consumers might prefer to those of diamond: it has stronger fire, displays more brilliance and is typically inclusion-free.

Jackie Panetta, GIA G.G., Manager
JAGi Lab

As a pawn shop owner, it is important to realize there are not such things as “fake diamonds.”



JAGi

One pair 18K white gold diamond & sapphire drop earring earrings.

Two Oval Cut Tanzanite:
 Metal: 18K 2.30 x 3.540 mm
 Carat Wt.: 2.30 ctw.
 Clarity: Eye Clean
 Color: Medium Strong Violet
 Cut: Good

Also set with: 102 round brilliant cut diamonds (VS1-VS2, 0.44 ctw) weighing 1.33 ctw.
 Note: Stone weights considered by formula.
 Total Weight of Item: 3.70 gm
 Retail Replacement Value: \$8,400.00

Healy N. Trullinger G.G. GIA
 Report #00002258035 01/05/2023

CardCert

JAGi

One 18K rose gold authentic Cartier Love bracelet with Cartier screwdriver & certificate

Stamped: Cartier, 19, Au 750, JH0303
 Clarity: Score
 Year: 2020
 Size: 19

Total Weight of Item: 36.400 gm
 Retail Replacement Value: \$8,300.00

Jackie Panetta G.G. GIA
 Report #00002210031 07/09/2022

Designer Authentication

JAGi

One Man's Authentic Rolex Oyster Perpetual Datejust 18K & Stainless Steel with Diamond Dial


Watch Model: 16235
 Brand/Strip: Fac-Case 18K & Stainless
 Serial: TB51208
 Year: 1995
 Bezel Type: 18K Fluted Bezel
 Dial Type: Fantasy Roman Diamond Dial
 Dial Color: White
 Numerals Type: Roman
 Calendar Type: Date
 Case Type: 18K & Stainless

Total Weight of Item: 97.00 gm

Maria Adels G.G. GIA
 Inventory: CS1811284
 Report #0000312000 05/04/2020

Watch Authentication

Diamonds are hard. **We can help.**




JAGi


GET TO KNOW OUR SERVICES


GIA Graduate Gemologists
 Diamond Sorting
 Sort Em And Sell Em
 Repair Services
 Custom Work


Gemstone Sorting
 The Real Deal
 Watch Authentication
 GIA Concierge



SCAN ME TO LEARN MORE



 facebook.com/jagilab

 @jagi_lab

4502 University Ave. #103. San Diego, CA 92105. Contact: **619 269 6729**

Learn from the Experts

Explore our self-paced online courses on diamonds, colored stones, pearls and jewelry.



Scan to learn more and try a complimentary lesson



GIA®





BANKING, FINANCE, & PAYMENT PROCESSING

Electronic Transfer Inc

Phone: (800) 757-5453 | Email: sales@electronictransfer.com
www.electronictransfer.com



Payment Processing – Specializing in FFL Dealers, Ammo, & Pawn Shops

34 years in business. A+ BBB rating. The nations #1 payment processor for pawn shops and gun and ammo dealers. Low rates, quick approval. Internet and retail. We are also integrated into Gunsamerica.com and GunsInternational.com. We recently added Pawn Snap Software at Snapsoftware.com. We also have a plug-in for WooCommerce. When others say no, we say yes! Call 800-757-5453 8am to 5pm Mon-Thurs, 8am to 4pm Fri PST.

FlexApproved powered by Terrace Finance

Phone: (888) 309-1570 | Email: info@terracefinance.com
www.flexapproved.com



Payment Solutions for the Things Your Customers Need

We are a lending platform that connects consumers with our network of lenders and leasing partners for the things they need. We accept all credit profiles that helps increase store sales, increase average order values, and reduce aged inventory.



YEARS
ANNIVERSARY
1989 - 2023

34

FFL GUN & AMMO DEALERS
Credit Card Processing

- Free Merchant Account Set-Up
- Virtual Terminal
- Secure Gateway
- Fastcharge.com & ePN Friendly
- Process Sales from Website
- Fully Integrated with PawnSnap POS
- Works on Gunbroker.com
- Pawn Shop Specialist

800-757-5453 | electronictransfer.com



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



THE FUNDS YOU NEED TO GROW YOUR PAWN SHOP

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

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



PAWNBROKER
FINANCING

ALTERNATIVE FUNDING FOR PAWNBROKERS

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



BANKING, FINANCE, & PAYMENT PROCESSING

Fortis

Phone: (888) 565-4364 | Email: sales@fortispay.com
www.fortispay.com



Fortis is the leader in embedded payment solutions for businesses in industries such as pawn, specialty retail, and more. Our platform seamlessly integrates with your existing software and point of sale, allowing you to accept pawn payments easily, lower costs, and streamline operations. Our industry expertise and easy-to-use technology helps small to mid-sized businesses and software partners scale through innovation.

i3 Merchant Solutions

Phone: (800) 621-8931 | Email: sales@i3merchant.com
www.i3merchant.com



Get Paid Faster, Safer, Smarter

i3 Merchant Solutions has been a leading payment software and systems provider for more than 20 years. Their goal is to help you get paid faster, safer, and smarter. i3 Merchant Solutions is part of the i3 Verticals family, which serves thousands of companies and organizations across the U.S. and securely processes billions of transactions annually.

LoanCenter.com

Phone: (323) 973-7410 | Email: sbosio@loancenter.com
www.loancenter.com



Lending Made Easy

LoanCenter.com is a direct to consumer lender, offering secured and unsecured installment loan products. We offer partnership programs to companies with brick and mortar locations across the country to help lend our money to your customers.

PawnBroker Financing

Phone: (303) 373-1300 | Email: chris@pbfunding.com
www.pawnbrokerfinancing.com



Does Your Pawn Business Need Additional Funds? Discover PawnBroker Financing

As a direct lender to the pawn industry, PBF provides the funds you need to grow your pawn business through custom tailored revolving lines of credit. Fast approval for your pawnbroker line of credit. Get the working capital you need.



BRAVO
STORE SYSTEMS

WORK LESS. SAVE TIME. MAKE MONEY.

That's the Power of Bravo.

Bravo offers a single platform to run every aspect of your pawnshop. Bravo helps pawnbrokers grow sales, improve profitability, increase employee productivity, rest easy with 100% compliance and create more loans and layaways—all through one system.

BravoStoreSystems.com

1865 Village Center Cir, Las Vegas
866.545.9867





COIN/WATCH BUYERS & SELLERS

Tangible Investments, Inc.

Phone: (888) 655-9255 | Email: jmcdonald@tii1.com
www.tii1.com

Americas Top Buyer of Coins / Metals / Fine Collectibles

We are a large Rare Coin Dealer and a 2nd hand buyer and seller of Jewelry / Diamonds / Watches and Antiques. We are experts in the numismatic industry and attend all the major coin shows. We can help with valuations of coins as well as offer to purchase any coins you may have for very strong prices.

Times Past and The Vintage Contessa

Phone: (713) 977-7296 | Email: sales@thevintagecontessa.com
www.TheVintageContessa.com



Offering hard-to-find and exceptional pieces, Vintage Contessa & Times Past travels the world to curate their extensive collection of authentic pre-owned watches, rare coins and luxury handbags. The Chramostas take their clientele on a glamorous voyage around the globe on Instagram @thevintagecontessa and beyond from its internationally recognized showroom in Houston, TX.



COMPUTER SERVICES & SOFTWARE

Bravo Store Systems

Phone: (888) 407-6287 | Email: hello@bravostoresystems.com
www.bravostoresystems.com



Bravo is the only all-in-one point of sale for pawnshops. More than 1,500 customers use Bravo to centralize all business operations. Bravo offers point of sale, eCommerce, mobile apps, a built in estimator for evaluating secondhand goods, SMS, reporting, E4473, E4473 cloud storage, A&D book and more. All solutions are fully compliant and run with 100% uptime.

Data Age Business Systems

Phone: (727) 732-4553 | Email: npa@dataage.com
www.pawnmaster.com



The Most Trusted Pawn Shop Software By Brokers Like You

The two biggest challenges facing any broker are speed of transaction and checkout, and product knowledge. PawnMaster solves the need for speed with an intuitive interface for data entry, and product knowledge by putting standard business practices, average time to sale, previous purchase prices, and current inventory levels in front of brokers, all for the specific product at hand.



PawnMate Inc.

Phone: (866) 241-8885 | Email: mike@pawnmate.com
www.PawnMate.com



PawnMate

PawnMate Comes with No Headaches – GUARANTEED

We help you streamline and automate your pawnshop so you can save time and make more money. The most complete cloud-based pawnshop software platform trusted by pawnshops across the US, Canada, Mexico and Europe.

Snap Software, Inc.

Phone: (727) 491-7296 | Email: sales@snapsoftware.com
www.snapsoftware.com



Software for Running a Successful Pawnshop

A complete pawnbroker system, allowing you to empower your employees, safeguard your business, and simplify pawnshop management.

Text Request

Phone: (423) 218-0111 | Email: info@textrequest.com
www.textrequest.com

TEXT REQUEST

Ignite Customer Engagement

Text Request is the business texting platform built to ignite customer engagement. We've crafted plug-and-play messaging solutions to your everyday communication problems, so you can cut through the noise and connect with customers anytime, anywhere. See how we help at textrequest.com.

members
get **more.**

“Joining NPA has moved me from just “surviving” to actually “thriving.” I’m glad to be involved in an organization where ‘members helping members’ is an important part of the experience.” – Lisa Little, Fieldstone Jewelry and Pawn.

Scan the QR Code
to Explore all NPA
Member Benefits:



With PawnMaster, you always know what you're signing up for.



PawnMaster

PawnMaster is the most trusted software in the industry, not just because it streamlines your day-to-day operations, or even because of our world-class support team, but also because we respect your ownership of your data and your privacy, and not just in spirit, but legally. It's spelled out in our license agreements.

Do the reading. *Know what you're signing up for.*

On-premises or Cloud to fit your business

The Most Trusted Pawn
Software In The Industry

Call Today
1-727-732-4553



Get more than just pawn software

- ZERO cost for merchants on credit card processing! Ask us how!
- Integrated Text Messaging
- Eforo, advanced eCommerce management

pawnmaster.com

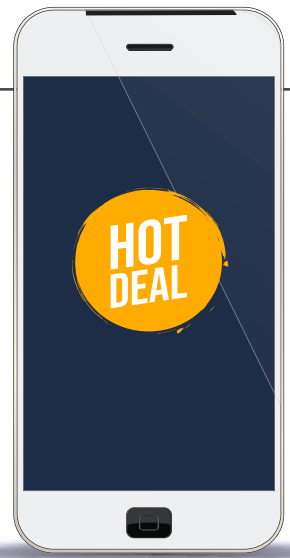
npa@dataage.com

1-727-732-4553

4

Benefits of Texting for Pawnbrokers

As more people transition away from phone calls and email, text messaging has become the default way customers want businesses to communicate with them. In fact, **70% of people say text is the fastest way for a business to reach them, which works to meet the demands of your pawnshop.**



Texting enables you to do things like:

- Collect more loan payments
- Send out promotions to boost revenue
- Increase customer engagement

Ready to learn how texting can grow your pawnshop? The following four use cases will help you ignite conversations that will boost customer relationships while improving your bottom line.

Use text-to-pay to speed up cash flow and collect more on-time payments. Payments are the life and blood of pawnshops, which is why on-time payments are crucial. Between paying back loans and retail sales, SMS payments provide a fast and convenient way for customers to settle their balance.

69% of consumers want to receive texts related to making payments, which is why your pawnshop should integrate the option of text-to-pay.

So how does it work? Request and collect secure payments through text with a payment link. Customers can follow the link and choose to pay on their loans, or for in-store purchases. Customers add their payment info via a secure portal the first time, then

reply with a confirmation code for future payments. Transactions are processed in real-time, so the process is quick and painless for both of you.

Pawnshops rely heavily on giving loans and earning interest on loan balances, but sometimes patrons simply forget to make a payment. Text reminders make sure you stay top of mind, so customers pay you sooner rather than later.

Enhance customer service with two-way SMS conversations. Customers have questions about what is in stock, and your pawnshop needs to be available to answer them. Texting makes answering customer questions more manageable because you can engage multiple customers at once, instead of one at a time like you would over the phone.

77% of people want to text for customer service, so they can ask questions like:

- Do you have [item] in stock?
- What are the price ranges?
- Do you have any pictures of [item]?
- What kind of financing do you offer?
- What are your store hours?

Customers can also text photos of items they want to pawn, so you can determine the condition and give an estimate on the spot. You can even send pictures of item serial numbers to further speed up conversations. This all works to streamline conversations and keep revenue flowing.

Positive customer reviews boost your pawnshop's visibility in local online searches and serve as a first impression for customers who find you digitally. Your pawnshop needs to earn plenty of reviews to build your local reputation and stand out among competitors.

Harness the power of SMS marketing to boost revenue. Drive sales by texting promotions about your current items and services. It is the quickest way to keep customers coming back to your shop.

52% of people want to receive texts from businesses about promotions and discounts, yet only 29% of people say their businesses are sending these texts.

Take the opportunity to close that gap and stay ahead of your competitors by sending marketing texts like:

- Weekly photos of items to show off your rotation
- Contests to give away discount codes as prizes
- Themed promotions to highlight specific items, like vintage goods or jewelry



- Your other services, such as cashing checks or Western Union transactions
- Updates on what you are paying for gold, or other items

Schedule these promos to go out at opportune times and dates, like around the holidays or when you need to move lots of products fast. If you have e-commerce enabled on your website, consider texting your customers a link to your website to purchase or claim an item.

Text to request more online reviews and valuable feedback. Positive customer reviews boost your pawnshop’s visibility in local online searches and serve as a first impression for customers who find you digitally. Your pawnshop needs to earn plenty of reviews to build your local reputation and stand out among competitors.

Text messaging can help you gather more reviews, so you stay ahead of the curve. All it takes is messaging customers a link to your preferred platform, like Google, Facebook, or wherever customers are most likely to find you, and asking them directly to leave feedback, like:

“Hi [Name], could you give our pawnshop feedback at: [link] Thank you!”

Enhance customer service with two-way SMS conversations. Customers have questions about what is in stock, and your pawnshop needs to be available to answer them.

Customers respond to review requests that are short, sweet, and to the point, which is why text messaging is such a perfect and effortless way to increase your number of reviews.

Ready to grow your pawnshop with text messaging? Text messaging is an effective tool to add to your existing customer engagement strategy, and it has the power to direct more business to your pawnshop. You will not even need a separate phone to start texting—all it takes is finding a business texting software to SMS-enable your existing business number.

Jessica Ayre, Content Marketing Specialist
Text Request



DIAMOND BUYERS & SELLERS

Aarav Diamond Inc

Phone: (212) 944-1553 | Email: Aaravdiamondinc@gmail.com
www.aaravdiamondinc.com



Top \$ Paying for Diamonds

We Buy Melee Diamonds.

AARIA INC

Phone: (248) 961-0506 | Email: aeraj@aariadiamonds.com
www.aariadiamonds.com



'We Diamond' - Honesty, Transparency and Respect

Sell diamonds with confidence. A trusted name in recycled diamonds, Aaria will treat you with honesty, transparency and respect. We offer competitive pricing and payment is immediate. We will come to your doorstep or meet you at over a dozen tradeshows. Diamonds are never considered used, old or unwanted. Get top dollar for all your diamonds with AARIA Inc.

Abc Diamond Buyer/ Abc Jewelry Inc

Phone: (586) 354-7274 | Email: rbhimani3@yahoo.co.in



Specialize in Melee

Specialize in buying melee. We also specialize in diamond jewelry which is ideally perfect for pawn shops, like diamond cluster earrings, micro pave earrings etc.

ADAMAS

Phone: (410) 913-0300 | Email: Michael@AdamasInc.biz

We are amongst the strongest buyers in the world for nicer/better goods. The bigger, better, and nicer it is, the stronger we are on it. No pressure, no games - just straight, honest dealings. If you haven't already dealt with ADAMAS, ask around for referrals to other pawnbrokers and you'll want to - I have the best references in the industry.

ATISH DIAMONDS LLC

Phone: (201) 921-3853 | Email: shahatish@aol.com

We Buy Diamonds in Breakouts, Melees, Broken in Any Size

We buy diamonds in breakouts, melees, broken (any size, any shape, any quality). We have been in business for 45 years. We serve wholesalers as well as retailers of finished jewelry and diamonds. We are proud members of NPA and IDCA.



Bluestone Trading Co Inc

Phone: (440) 442-7280 | Email: hello@bluestone-trading.com
www.bluestone-trading.com



We Help Stores Grow their Business!

Since 1978, we have been helping pawnbrokers grow their business. We buy, sell, & memo diamonds and jewelry of all pricepoints and qualities. Our midwestern values and family atmosphere make buying or selling diamonds easier than ever before. In 2020, we launched our jewelry manufacturing division to combat empty showcases and help retailers make easy sales.

Craft Diamonds

Phone: (646) 520-0606 | Email: george@craftdiamonds.co



Largest Supplier of Lab Grown Diamonds in North America

We are a grower, a cutter, and a jewelry manufacturer. We sell a wide range of complete jewelry mounted with lab grown diamonds, as well as lab grown loose diamonds. As American consumers increasingly embrace lab, you will need a better understanding of what's happening in this segment. You may benefit from the incredible sales potential that lab possesses.

Diaglow LLC

Phone: (212) 256-1951 | Email: sales@diaglow.com
www.diaglow.com



Sell Your Diamonds the Smart Way

As diamond buyers, we provide a secure way to sell your diamonds to us at the highest price. We offer a free consultation at Diaglow LLC regarding the diamonds you want to sell or have evaluated. We will promptly pay you in cash or by check on the spot after we have agreed on the amount. All forms of diamonds, including broken and chipped pieces, are accepted by us. With Diaglow, you are certain of receiving the best price on the market and quick payment when you sell your diamonds to us.

Di-Moksh Diam, Inc.

Phone: (213) 623-4363 | Email: alpeshla@gmail.com



Diamond Dudes

Phone: (949) 923-9352 | Email: tap@thediamonddudes.com
www.thediamonddudes.com



Old School Business, with New School Feel

We buy breakout melee diamonds with integrity, respect, and dedication.



DIAMOND BUYERS & SELLERS

DIATRENDZ

Phone: (213) 622-6611 | Email: ashok@thetrendz.com
www.thetrendz.biz



Turn Your Unwanted Diamonds and Jewelry Into Cash!

Over 20+ years, Diatrendz has been the premiere choice for the American pawn industry when it comes to buying their unwanted diamonds and jewelry. As one of the oldest businesses in this arena, we are committed to excellence in customer service without compromising on the value of goods. Excellent customer service brings our clients back to us.

FCP Diamonds dba Arazi Frye Diamonds

Phone: (617) 557-4929 | Email: cliff@arazifrye.com
www.arazifrye.com



We Are Your One Stop Shop for All Things Fine!

We are pawn shop owners who own and operate a wholesale one-stop shopping experience for other businesses by buying gold, diamonds, melee, watches, fine jewelry and more all in one place. No more sending gold to a refiner to wait for your diamond melee to come back to shop it around for pricing. We take care of it all!

Jebel Gems Inc. / Shri Diamond Inc.

Phone: (212) 840-0650 | Email: shridiamond@gmail.com
www.shridiamond.com



Jebel Gems & Shri Diamond Buys & Sells all Diamonds and Jewelry!

Shri Diamond Inc. has been in the diamond and jewelry industry for over 10 years. We trade loose diamonds, melees, chipped, broken, breakouts, and fancy shape diamonds, dealing with any sizes, quality, and quantities. We also are a wholesaler, trader, and manufacturer of diamond jewelry, including closeout jewelry, manufactured rings, earrings, necklaces, bracelets, and antique jewelry.

Jewelry Group

Phone: (732) 770-2000 | Email: orders@jewelrygroup.com

We are Diamond and Jewelry Buyer





Midsouth PM

Phone: (800) 895-1874 | Email: info@midsouthpm.com
www.midsouthpm.com



Diamond, Jewelry & Scrap Gold Buyers

Midsouth PM is a national buyer of diamonds, jewelry and scrap gold since 1980. We pay market leading prices and pride ourselves on transparency and top prices. Diamonds are our specialty, however we pay 98% of spot for scrap gold. Make Midsouth PM your trading partner in precious metals and diamonds.

PADMAVATI EXPORTS, INC.

Phone: (917) 445-4383 | Email: padexp9@gmail.com



We Buy & Sell Diamonds

Padmavati Exports Inc. is focused on offering customers a pleasant jewelry experience. Since inception, they have endeavored to make diamonds more accessible, transactions more convenient and the experience as fulfilling as possible.

PALAK DIAM INC

Phone: (213) 268-8485 | Email: palakdiam@gmail.com
www.palakdiam.com



As Long As It's a Diamond, We Will Buy It

My name is Ankur Savani, a 3rd generation diamond buyer. We buy all types of diamonds from small to large. We sort and process all diamonds in house and then work with hundreds of jewelry mfg across the world to provide them accurate diamonds. Buyers of all types of diamonds. Any color, size, any quality. Maximize your returns with us. We want to earn your business.

S. Padmavati Exports

Phone: (917) 841-7070 | Email: spadmavatiexp@gmail.com
www.spadmavatiexports.com



S Padmavati Exports is a well-established international dealer of breakout/close-out & recycled diamonds. We are a 3rd generation family-run business with a long history in the diamond industry. Our main offices are based in Mumbai and New York with customers from all over the world. We deal in diamonds to maximize its value and provide the finest quality diamonds.



DIAMOND BUYERS & SELLERS

Sapphire Tree INC

Phone: (646) 876-1010 | Email: contact@saphiretreeinc.com
www.saphiretreeinc.com



If it's a Diamond or Jewelry, We Buy It

Sapphire Tree INC is a diamond and jewelry buyer with over 30 years of experience, serving a wide range of customers, including retailers, wholesalers, refiners, and pawnshops. We solve the problem of unwanted and unused diamonds (certified, non-certified, broken, chipped, melee) and jewelry by providing instant cash and fair market prices. Stock up your showcases with our Estate Jewelry.

SimplexDiam Inc

Phone: (212) 883-0888 | Email: Diamonds@Simplexdiam.com
www.simplexdiam.com



The Preferred Closeout Source for Diamonds and Jewelry

We are the most preferred closeout source, having purchased and sold almost every type of closeout jewelry and closeout diamond quality for 40 years. SimplexDiam sells to over 1,500 retail accounts in the US and internationally. We have grown over 3 decades to serve jewelry manufacturers, wholesalers, diamond dealers and sight holders.

Solitaire NY Inc

Phone: (917) 751-6363 | Email: Sohil@solitairecompany.com
www.solitaireny.com

We Pay Top Dollar for Diamonds

Will service any small order you have at a price lower than the market. Diamond prices are competitive with any other source. A priceless education in a dignified atmosphere. The most carefully selected diamond inventory in the world.

Sparkle & Dazzle LLC

Phone: (212) 789-9088 | Email: chetan@sparklendazzle.com
www.chetancollection.com



CHETAN COLLECTION

Buying Diamonds with Good Prices and We Pay Cash

We take all diamonds - loose or in jewelry. We pay top \$\$\$ with free evaluation. We are your premium jewelry wholesaler in New York! We specialize in buying and selling diamonds! Our company leads the local industry in customer approval and strives to provide world class service for every contract, large or small.



PALAK DIAM

since 1935



WE BUY DIAMONDS



**FREE
SHIPPING**

**ANY SIZE
ANY SHAPE
ANY QUALITY**

**IMMEDIATE
PAYMENT**

ANKUR SAVANI
President
(213) 268-8485

Palak Diam, Inc.
550 S. Hill St., Suite 880
Los Angeles, CA 90013

Office: (213) 228-0077
Email: ankur81@aol.com
www.PalakDiamond.com

✦ **CALL US FOR FREE CONSULTATIONS** ✦

Adapting Post-COVID

KEY TAKEAWAYS FROM BUSINESS OWNERS

One of the highlights at the last Polygon Show – an annual event for jewelry and pawn professionals – was a Brunch & Learn that featured short presentations from business owners on what has changed and how they have adapted in a post-COVID world.

Here are some key takeaways from those presentations and discussions.

CUSTOMERS ARE SHOPPING ONLINE MORE THAN BEFORE

Across all sectors, there has been a move to digitization. The Jewelers Going Digital 2022 Survey found that about two-thirds of retail jewelers have had to invest a lot, or a great deal, in digital technology to remain competitive, and that time and money spent on digital technology has increased more than 50% in 2021 vs 2020. Attendees echoed this, stating “social media,” “expansion online,” “e-commerce” and “digital ads” were all things that changed in their businesses now vs. pre-pandemic.

On the flip side, more online activity has also meant more potential for cybercrime and fraud. Dutchy Merten of HMM Consultants recommends taking steps to prevent this, like enabling automatic updates, using a password manager, and having data breach monitoring in place, as well as bringing in a 3rd party to perform assessments and make recommendations.

ADDING MULTI-CHANNEL CAN INCREASE REVENUES IMMEDIATELY

By ensuring your business has an

omnichannel presence, you can capture customers wherever they are. Sherry Frantz, owner of Frantz Diamonds in Roanoke, VA, shared how she increased her revenues by selling more online through her website and third parties.

“Don’t be afraid,” Frantz said. “The sooner you do it, the sooner you start to capitalize.”

YOU CAN START SMALL & BUILD UP

Frantz also shared that her strategy was to start small and work in batches. For product listings, she would choose 10 pieces at a time to photograph and list. This way, the work is manageable and not overwhelming.

Likewise, in your marketing approach, Jennifer Shaheen of Technology Therapy suggested setting 1% growth or improvement goals in one- to three-month terms. Shaheen explained that setting small, incremental goals makes reviewing and optimizing your marketing channels both workable and achievable. Moreover, these improvements compound over time, leading to real growth.

YOUR STORY STICKS WITH PEOPLE

“When you’re thinking about how to represent and market your business, think first about the WHY of your

business,” says Shaheen. This helps you start to tell your story, and stories stick with people more than facts or figures do, and they help convey your passion and uniqueness.

YOU CAN DOWNSIZE YOUR BUSINESS WITHOUT DOWNSIZING PROFIT

Christine Anzell and Jack Levenson, owners at The Jewelry Box Estate Buyers in Lake Forest, CA, spoke about their decision to change the direction of their business in 2021. They owned and operated a thriving retail jewelry store, but, with a lease renewal on the horizon and changing times due in part to COVID, they decided to pivot. Anzell and Levenson opened a smaller operation focused on estate buying. Doing so allowed them to successfully shift to having fewer expenses while keeping profits healthy. Among other things, they highly recommended working with a GOB (Going Out of Business) company, which helped them effectively navigate the transition.

HANDBAGS ARE SEXY!

Graham Wetzberger, a world-leading expert in the authenticated resale sector and CEO at Luxury Appraisals & Authentication, shared that the fashion resale market is growing and has loads of untapped potential

(Cowen and Company estimates the addressable US market at \$150-\$300 billion) – and handbags are a huge part of this! Moreover, handbags are considered not only a desirable fashion item by consumers, but also an asset class, ranking 6th in the Knight Frank Luxury Investment Index in 2021.

RELATIONSHIPS ARE STILL THE MOST IMPORTANT

Brad Huisken, owner of IAS Training, noted that building meaningful relationships is still the main driver in ensuring your customers keep choosing you over the other guy. Why does Brad still drive a mile out of his way to get his morning coffee? Because of the relationship he has with the staff at

that coffee house! They know him, ask questions, and pay attention to what he wants. Brad felt—and most attendees agreed—that, despite the rise of customer interactions occurring online and on digital channels, building and maintaining relationships with your client base has become even more important post-COVID.

People want a personal touch, and this can go a long way in distinguishing you from the competition.

Lindsay Watkin, *Marketing Director*
Polygon



DIAMOND BUYERS & SELLERS

STARDIMON INC

Phone: (646) 366-0553 | Email: stardimon@gmail.com

Get Top Market Value for Your Recycled Diamonds!

We buy all kinds of diamonds from 1 pts - 10 cts, breakouts, broken, chipped, single-cuts, melees, fancy shapes, old-miners, and diamond jewelry. Wholesalers with 50+ years of experience. Member of JBT, Rapnet, Polygon, & Diamond Dealers Club New York.

SUNDIAM INC

Phone: (917) 679-5533 | Email: sundiam@gmail.com



Diamonds R Forever & So Is Trust

We sell wholesale diamond closeout jewelry and we buy breakout, brokens and closeout diamonds.

Truth Jewel INC

Phone: (646) 320-3842 | Email: Truthjewelinc@gmail.com
www.truthjewel.com



Let's Grow Together

We manufacture and wholesale Hip-hop jewelry and luxury watches.

USA. Trade, Inc

Phone: (949) 955-2844 | Email: usagroup1@gmail.com
www.Stephanieboutique.com

USA TRADE INC.

Bank of Diamonds
Since 1931

Antique Jewelry, Gold Watches, Melese and Semi Precious Stones

We buy estate jewelry, melee, semi precious, watches, coins, Indian jewelry

Knowledge and Skills for Today's Hot Topics



Online and In-Person Seminars Designed for Gem and Jewelry Professionals

- Natural and Laboratory-Grown Diamonds
- Jewelry Design
- Colored Stones
- Pearls
- Bench Skills



Visit collective.gia.edu/seminars for schedules and more information.

GIA Alumni receive a 10% discount. Seminars are open to all.

CONTINUING EDUCATION BY

GIA Alumni
Collective™

These seminars are avocational and are not intended to prepare individuals for entry-level employment. They are non-credit bearing and do not lead to a GIA academic credential. They do not fall under the approval of the Accrediting Commission of Career Schools and Colleges (ACCSC) or the Distance Education Accrediting Commission (DEAC). © 2023 Gemological Institute of America, Inc. All trademarks owned by Gemological Institute of America, Inc. and used under license.



EDUCATION, TRAINING, & CONSULTING

AML Gurus

Phone: (503) 970-7739 | Email: info@amlgurus.com
www.amlgurus.com



We're Pawnbrokers Helping Pawnbrokers Solve AML & Compliance Issues

We assist over 500 precious metals dealers across the US with all things compliance. This includes IRS Title 31 audits to bank discontinuance, AML to MLA, firearms and more. If it has to do with compliance, we are here to help. We are the only compliance consultants that have a pawn background. We make compliance EASY!

Digital Asset Brokers

Phone: (316) 806-2514 | Email: wes@dab.cash
<https://dab.cash>



Digital Asset Broker Evaluates Loans on Digital Assets

Digital Asset Brokers help alternative asset lenders evaluate and issue loans to digital asset holders. Digital Asset Brokers software uses a proprietary algorithm factoring in multiple data points to accurately originate loan underwriting on digital assets.

Gemological Institute of America (GIA)

Phone: (760) 603-4000 | Email: giastore@gia.edu
www.gia.edu



The World's Foremost Authority on Diamonds, Colored Stones, and Pearls

GIA is recognized as the world's foremost authority in gemology. GIA invented the famous 4Cs of Color, Clarity, Cut and Carat Weight and created the International Diamond Grading System™ which is recognized around the world as the standard for diamond quality. A public benefit, nonprofit institute, GIA is the leading source of knowledge, standards, and education in gems and jewelry.

Pawnshop Consulting Group, LLC.

Phone: (954) 540-3697 | Email: jerry@pawnshopconsultinggroup.com
www.pawnshopconsultinggroup.com



The Only World-Wide Pawn Consulting Group...and the First.

All things pawn, consulting, training, mergers/acquisitions, valuations, technology, commission and bonus programs, hiring, professional recruiting, managing and operating on all levels, one store or a thousand stores. Pawnshop Consulting Group is the ONLY world-wide pawn consulting group, and has touched more than 500+ clients in the last 22 years in the consulting, and 50 years in the pawn industry.



EDUCATION, TRAINING, & CONSULTING

PawnTrain

Phone: (904) 343-9867 | Email: Alan@PawnTrain.com

www.PawnTrain.com



PawnTrain Trains Pawn Shops!

PawnTrain.com has a brand new look with more functionality. Clients can reserve LIVE training OR use the recorded sessions focusing on specific pawn shop procedures. Recorded sessions are in 15 minute intervals so you can work them into your busy day. Train your team on the basics through advanced financial metrics, firearms training, advanced diamond training, recruitment, development, market analysis, and much more. Check out our recently launched: www.FixMyPawnShop.com

Stallcup Group, Inc.

Phone: (817) 723-3323 | Email: steve@stallcupgroup.com

www.stallcupgroup.com

SG STALLCUP GROUP

EXIT STRATEGY CONSULTING

Exit Strategy Consulting. We Level the Playing Field.

We represent pawnbrokers in the sale of their business. We value the business and negotiate with the buyers on behalf of the pawnshop seller. Headquartered in Keller, TX, Stallcup Group provides exit strategy consulting, confidential transaction advisory, and operations and management consulting services to independent pawn shop owners across the US. Using a proven financial modeling methodology, Stallcup Group has facilitated the sale of 174 pawn shops and managed more than \$254M in transactions.

industry partners get **more.**

“The NPA is the front line of defense for the long-term stability of the pawn industry.”

~ Craig Harrison, M&M Merchandisers

Scan the QR Code to Explore all NPA Industry Partner Benefits:





We'll Make It A Fair Fight!

National pawn shop chains are acquiring individually-owned pawn shops at a rapid rate. With 36 years solely in the pawn industry, we've been on their side of the fence and know how the system works. Our industry-specific knowledge puts an arsenal of tools and resources at your disposal, resulting in favorable settlement terms and **more money in your pocket after the sale.**

Refer and You Shall Receive

The Stallcup Group **Referral Program** generates leads through strategic partnerships with pawn shop owners and pawn industry vendors. Ideal partners include, but are not limited to: pawn shop owners, refiners, software companies, diamond brokers, and wholesale merchandisers.

We'll pay you 15% of Stallcup Group's success fee.

Visit www.stallcupgroup.com/referral-program or call us at 817.479.3880 for more details.

Why Stallcup Group?

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!**

All Stallcup Group's clients have realized a **purchase price increase of 10-50%** from initial offer to final closing price.

Steve Stallcup

steve@stallcupgroup.com | 817.479.3880 | stallcupgroup.com

Download our Sales Preparation Checklist and 5-Step C.A.R.E. Closing Process absolutely FREE!



DIGITAL Asset Loans

Pawn businesses can capitalize on the growing popularity and demand for digital assets by offering loan and appraisal services on these assets.



Digital assets, which include cryptocurrencies, non-fungible tokens (NFTs), stablecoins, and other types of digital holdings, are becoming increasingly popular forms of investment. By offering loan and appraisal services, pawn businesses can provide their customers with a trusted source for determining the value of their digital holdings and accessing liquidity.

There are nine classes of digital assets, each with its own unique characteristics and investment opportunities. Cryptocurrencies, for example, are decentralized digital currencies that can be used for transactions without the need for intermediaries or traditional financial institutions. Security tokens, on the other hand, represent ownership in a real-world asset, such as a company or property. Non-fungible tokens (NFTs) are unique digital assets that can represent anything from art to music to virtual real estate. Stablecoins are digital assets that are designed to maintain a stable value relative to a specific asset, such as the U.S. dollar.

By offering loan and appraisal services on these various types of digital assets, pawn businesses can help individuals and businesses access liquidity and invest in their future growth. Pawn businesses can also benefit from accepting digital assets as collateral for loans, which can provide an alternative source of collateral and expand the pool of potential customers.

Digital assets can drive innovation and disrupt various industries.

One of the key benefits of digital assets is their potential to provide financial inclusion to individuals who may not have had access to traditional financial systems. This is especially important in developing countries or areas where there are barriers to accessing traditional banking services. Digital assets can provide a means of transferring value and participating in the global economy without the need for intermediaries or traditional financial institutions. By offering loan and appraisal services on digital assets, pawn businesses can help facilitate financial inclusion and support economic growth in their communities.

In addition to the potential for financial inclusion, digital assets can drive innovation and disrupt various industries. Blockchain technology, which is the underlying technology for many digital assets, has the potential to revolutionize supply chain management, identity verification, and more. Pawn

businesses that are able to stay informed on these developments can position themselves as industry leaders and offer cutting-edge services to their customers.

Furthermore, pawn businesses that offer loan and appraisal services on digital assets can help facilitate the adoption and growth of these new technologies and contribute to the development of the digital asset market as a whole. By staying up to date on the latest developments in the digital asset market, including regulatory changes and technological advancements, pawn businesses can offer the most relevant and valuable services to their customers and stay competitive in an ever-evolving industry.

In conclusion, pawn businesses can benefit from offering loan and appraisal services on digital assets. Digital assets offer a unique opportunity for financial inclusion, innovation, and disruption in various industries. By offering loan and appraisal services on these assets, pawn businesses can provide valuable services to their customers, expand their offerings, and stay competitive in an ever-evolving industry. Pawn businesses that stay informed on the latest developments in the digital asset market and adapt to changing trends and regulations can position themselves for long-term success.

Wes Smith, Broker
Digital Asset Brokers



HR, INSURANCE & HEALTHCARE

Marshall & Sterling

Phone: (845) 454-0800 | Email: ijones@marshallsterling.com
www.marshallsterling.com/specialty-risks/pawnbrokers



Our People Are Your Best Insurance!

Marshall & Sterling, founded in 1864, is among the largest insurance firms in the country. Our employee-owned company serves the Pawnbroker community with an exclusive product and unshakable commitment. Benefit from our friendly service, dedicated claims team & safety resources. The breadth and depth of our offerings mean our experienced professionals can assist with virtually any insurance need.

McLarens

Phone: (305) 670-8591 | Email: michael.taylor@mclarens.com
www.mclarens.com

PawnInsurance.com

Union Life & Casualty
Phone: (602) 277-5555 | Email: laura@pawkins.com
www.pawninsurance.com



All the Insurance you Need, From One Source!

Specializing in the pawn industry for many decades. We write pawnshops nationally including other related industries. Let us help you today in getting the right coverage for your business! Call Seth or Laura at 800-545-5624.

Wexler Insurance Agency (Now part of JM Insurance Agency Partners)

Phone: (305) 445-5050 | Email: info@wexlerinsurance.com
www.wexlerinsurance.com



Raising the Tide of the Industry

Wexler Insurance Agency is one of the world's largest privately owned independent insurance agencies specializing in providing insurance to the trade. Although we specialize in insuring Jewelers, Pawnbrokers, Museums, Antique and Fine Art Dealers, we also offer a full range of insurance products covering Personal and Commercial Property, Personal and Commercial Liability, Professional Liability, Workers Compensation and Kidnap & Ransom.

Y

YEHUDA

Introducing

**A NEW LINE OF
LAB GROWN DIAMOND
DETECTORS**

YEHUDA DIAMOND COMPANY · NY

www.yehuda.com · +1.212.221.5985

IDO IZKOVICH · PAWN INDUSTRY

ido@yehuda.com · 702.523.6982

SCAN TO VISIT
www.yehuda.com





DR. WATSON

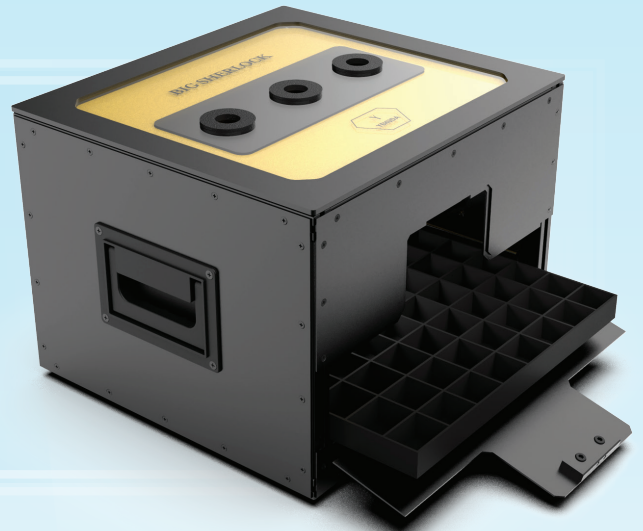
Only **\$2,795**

Holds **8 rings**

BIG SHERLOCK

Only **\$19,995**

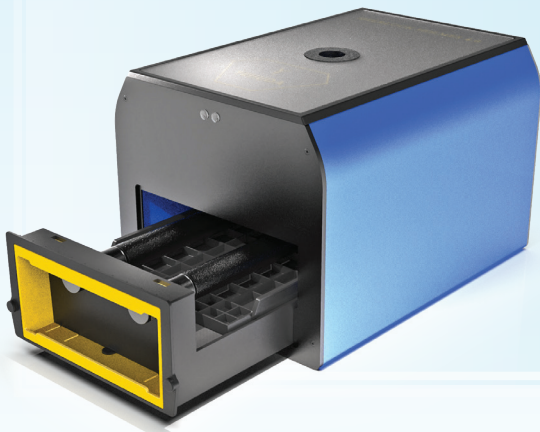
Holds **108 rings**



SHERLOCK HOLMES 4.0

Only **\$6,745**

Holds **27 rings**



Use your own cell phone and store the results to the cloud!

Only **\$10/month** subscription fee.





JEWELRY BUYERS & SELLERS

AV Diamond

Phone: (866) 283-4367 | Email: info@avdiamond.com

www.avdiamond.com



The Ultimate Bridal Source

We are manufacturers and wholesalers of fine diamond jewelry. We are the industry leaders in diverse and price point oriented products, servicing over 2000 active independent customers, as well as mid-majors and big box chain companies across the globe.

Carat World Inc DBA Brilliant Elements

Phone: (212) 221-1071 | Email: priyanka@brilliantelementsusa.com

www.brilliantelementsusa.com



We Specialize In Everyday Basics

We are a one stop solution for all your diamond and lab grown jewelry needs. We also help the stores build their own brand by offering them a huge selection of bridal designs to choose from on which they can make triple key margins and get necessary marketing support.

Global Liquidators

Phone: (205) 682-0779 | Email: eric@jewelers3.com

www.globalliquidators.net



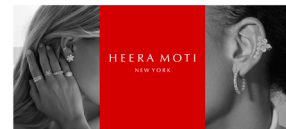
Quality Jewelry at Great Prices, Delivered Fast!

We provide finished jewelry ranging from great price point promotional product to high end one of a kind pieces. Having beautiful fresh jewelry in your cases will bring in more sales and more customers that want to sell or pawn their jewelry.

HEERA MOTI - NEW YORK

Phone: (212) 764-1600 | Email: SALES@HMIJEWELRY.COM

www.HEERAMOTI.COM



Diamonds and Fine Jewelry for Everyday Since 1987

Our focus is on extremely well priced diamond jewelry and basics.

Midwest Closeouts

Phone: (470) 494-6399 | Email: support@midwestcloseouts.com

www.midwestcloseouts.com



Bringing VALUE to Your Showcases...

Midwest Closeouts is a leading supplier of new closeout fine jewelry to lending and pawn operators throughout North America. We provide you with high-margin new jewelry below the cost of manufacturing to supplement what cannot be supplied by the public. Your customers want new jewelry and we provide the solution. We also buy jewelry, gold and melee diamonds.



PAWN EXPO 2024
July 21-25, 2024 | PARIS LAS VEGAS



National Pawnbrokers Association®

NationalPawnbrokers.org
PawnExpo.com

The Cost of DOUBT

Undervaluing Your Pawn Business



AFTER PREPARING THE RESEARCH, number crunching and valuation to determine the right price to attract prospects, it's time to list your pawn business for potential buyers.

Or is it?

No one knows your business better than you, but that experience may not include answers to the questions that buyers are prepared to ask—questioning your knowledge and creating doubt on your side of the bargaining table.

Doubt puts you, as the seller, at a disadvantage—psychologically and financially.

Removing the doubt is a process that needs to happen back at step one: research.

You researched your company, but did you set up a system to research qualified buyers? Those buyers will ask you to give up things to reduce the price. Do you know what potential buyers will give up? As a seller, you need to be aware of more than what your pawn business is worth. You need to understand its value in the market and what that means to each individual buyer.

Did you cover all aspects of your building and the real estate it sits on?

Did you study the options for selling the stock? Assets? Were you prepared to fill out the data request sheets from each interested party, only to scratch your head, discovering areas of your business not considered? So many questions need answers before you move to sell.

To get those answers, consider hiring a consulting firm that specializes in pawn store valuation and exit strategies. These firms will use their experience to develop a profitable strategy for you, using proven methodologies to prioritize your negotiable points and prepare them in

sequence to keep the buyer interested in your maximum sale price. They remain current with Quarterly Calls, learning about the buyers who are looking for businesses just like yours.

Seller representation saves you time to focus on your business, your staff, and your after-sale plans.

All the effort to develop your sales package, find the buyers, circumvent their power plays with your own, and settle on the maximum sale price is handled by the consultant.

Remember that final sale price you originally came up with? It's probably 20% to 40% less than what you should be demanding—a common experience with new inquiries. After the consulting firm's initial review, you will experience the dynamic of confidence as it replaces doubt.

Combining your knowledge with the experience of a pawn store sales consultant guarantees a strong corner of confidence during the rounds of negotiating until the buyer's funds are in your bank account.

No doubt about it.

Steve Stallcup, *President*
Stallcup Group, Inc.



myGEMMA

Phone: (516) 901-9997 | Email: leah@mygemma.com
www.mygemma.com

myGEMMA

We Buy and Sell Branded and Unbranded Jewelry, Watches and Diamonds

NIKOS JEWELRY INC.

Phone: (504) 512-1285 | Email: info@nikosjewelry.com
www.nikosjewelry.com



#1 Importer and Wholesaler of 14KT/10KT Gold & Sterling Silver

We sell 10KT and 14KT finished gold jewelry and diamond/colored stone jewelry. We also offer an extensive line of sterling silver jewelry. Our primary customers are pawnbrokers, and we have supplied this industry with gold and silver jewelry for over 30 years.

Nisha Designs, Inc.

Phone: (214) 748-2288 | Email: nyfnisha@gmail.com
www.mynisha.com



Your Best Source for Silver, 10KT and 14KT Jewelry

Servicing the pawn industry for the last 20 years with 10K+ and 14K+ gold jewelry and sterling silver jewelry.

SYK Gold

Phone: (404) 688-4989 | Email: sykgold@gmail.com
www.sykinc.com



We Will Make Your Business Grow!

We serve the highest quality unique jewelry (10K gold, 14K gold & silver) to all retailers and wholesalers all over the world. We concentrate on acquiring merchandise not available to other wholesale and retail vendors.

Silver Palace Inc

Phone: (213) 488-9906 | Email: info@silverpalaceinc.com
www.silverpalaceinc.com



Z's Jewelry Creations

Phone: (404) 523-0505 | Email: zcigold@gmail.com

ZAFRANI GOLD

Fine. Gold. Jewelry. That's What We Do!

Zafrani Gold serves independent jewelers and pawn shops nationwide. We provide quality wholesale gold jewelry at competitive prices, coupled with personal, family style service.

E-Pawn Shop

HOW PAWNBROKERS CAN SELL JEWELRY ONLINE

Have you considered the idea of digitizing your pawn shop?

Not long ago, the concept of incorporating the Internet into pawn business processes was met with raised eyebrows. It was a change too radical for an industry that has been heavily reliant on foot traffic; hence, the result of many pawnbrokers who are unable to compete in today's changing business landscape.

But resistance to technology adoption could make you lose so much, as Millennials and Gen Z—known here to be your current and future customers—demand that you meet them online.

Understandably, crafting a profitable digital path for pawnbrokers is not easy. The added time and labor costs involved in managing an online presence are common pain points that make pawnshop digitization or hybridization less desirable... but not with the right technology.

E-Pawnbroking: Where to Start?

Create your website

Creating your pawnshop website is critical to your digital journey. Think with Google, a Consumer Insights Resource, affirms this integral role in a survey that found 78% of consumers have spent more time researching a product or brand online than they do in-store.

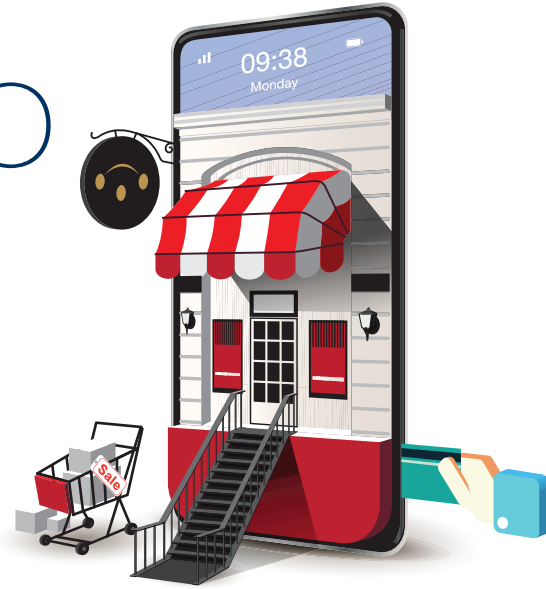
Your website is your representation online. Not only does it increase your credibility, help generate leads, and introduce your brand to many potential customers, but it also saves you time in matters relating to customer service.

Use high-quality jewelry photos in your product listings

Let your product photos work for you. A survey conducted by 3M Corporation showed that our brain processes images 60,000 times faster than text. This means that your potential buyers respond strongly to your visual assets and

Resistance to technology adoption could make you lose so much, as Millennials and Gen Z—known here to be your current and future customers—demand that you meet them online.

are highly likely to retain this visual information; thereby promoting



product recognition and top-of-the-mind brand recall.

Without the opportunity for sales talk, you only have your photos to entice your potential buyers, which is not a bad thing. With the average consumer having only an attention span of eight seconds, your studio-quality jewelry photos are sure to close a thousand sales.

Leverage the power of 360 videos

The inability to touch the product continues to be the major reason behind online purchase hesitation. But there are ways to compensate for this lack of tactile experience, among which is the inclusion of 360 jewelry videos in your product listings.

360 videos are a powerful tool that not only allows target buyers to peruse your listed product online, but also eliminates unnecessary product-related questions by simply letting them view your jewelry piece from all angles. This is especially useful if you are selling a vintage artifact or a one-of-a-kind piece.

Take advantage of AI and AR-powered tools

Artificial Intelligence (AI) and Augmented Reality (AR) are not new, but we only recently saw their accelerated adoption across many industries. AI and AR offer many benefits to pawnbrokers considering a seamless digital transition. You can use AI, for instance, to facilitate an accurate product search and discovery on your website. Even better, AI has automation capabilities that will surely get you hooked. Automation can come in many forms, but AI tools that generate automatic jewelry product descriptions would lessen the burden of managing the bulk of your product listings.

AR, on the other hand, is another way to address the issue of the absence of tactile sensation



when online shopping. One of the most common AR-powered tools sweeping the jewelry industry today is the virtual try-on tool, which allows buyers to try on jewelry pieces from the comfort of their homes using any camera-equipped device. This solution lets buyers visualize how the item would look on them before purchasing it.

Explore POS Systems

There are many POS Systems available nowadays. Each offers a convenient route to either a complete digital transition or a hybrid of online and offline pawnbroking. Procuring the right POS System would result in many benefits such as better inventory management, efficient communication through live chat exchanges, and improved customer experience. These are common among POS Systems that allow customers to initiate loans and payments from the system without going to your physical location.

Welcome to the Future!

This is an interesting era for pawnbrokers. While there are many hurdles left to overcome, succeeding online does not have to be one of them.

Rocky Yu, Sales Director
Picup Media



JEWELRY TECHNOLOGY

GemLightbox

Phone: (212) 518-4717 | Email: hello@picupmedia.com
www.picupmedia.com



Create Jewelry Images and Videos That Sell

At Picup Media, we create jewelry images and videos that sell. We are the maker of the world's first smartphone jewelry lightbox and the many other firsts that followed. We have worked with over 15,000 jewelers globally since our inception in Sydney in 2014. Envisioning a digital jewelry world, we make jewelers equipped for the digital future.

Polygon

Phone: (800) 221-4435 | Email: info@polygon.net
www.polygon.net



Join the Most Complete Marketplace for Gem & Jewelry Pros!

Polygon is a secure network for jewelers, wholesalers, pawn, and trade services to source, sell and connect.



JEWELRY TECHNOLOGY

TEXTMECHAT

Phone: (770) 394-6727 | Email: sales@stargems.com
www.textmechat.com



Increase Sales Every day Using Sellbytext

Textmechat is one of the best software solutions for streamlining your day to day communication between you and your customers. Textmechat helps automate repeated tasks, google reviews, customer interaction and most importantly, the add-on feature of Sellbytext which allows you to create/curate custom catalogs of your in stock merchandise and market it directly via text.

Yehuda Diamond Company

Phone: (702) 523-6982 | Email: ido@yehuda.com
www.yehuda.com



YEHUDA

3 New Detectors from Yehuda

The portable and rechargeable Dr. Watson checks up to 8 rings at a time. The Sherlock Holmes 4.0 checks 27 rings at a time and the Big Sherlock checks 108 rings in a few seconds. Use your own phone to see the results.

2024 NPA Legislative Conference

April 22-23 | Washington, DC



Save the date, and help
us make history...again.



National Pawnbrokers Association®
NationalPawnbrokers.org



JEWELRY TOOLS & COMPONENTS

KASSOY LLC

Phone: (800) 452-7769 | Email: sales@kassoy.com

www.kassoy.com

KASSOY

since 1936

The Best of What You Need

For over 85 years, KASSOY has been a proud supplier of quality tools, equipment, and retail supplies for the gemological and jewelry industries. We aren't just distributors of products; we are members of the gem and jewelry community, and believe it is our duty to provide our customers with knowledge, quality, and service.



MARKETING & ADVERTISING

National Pawnbrokers Association

Phone: (817) 337-8830 | Email: @nationalpawnbrokers.org

www.nationalpawnbrokers.org



National Pawnbrokers Association*

Proudly Supporting the Most Qualified Network of Pawn Professionals Worldwide

At NPA, we support and advocate for the pawn industry. In the effort to improve the perception of pawn and improve business for pawnbrokers worldwide, we have created resources, tools, educational opportunities and a new communication platform exclusively for NPA members. If you have a message to share in the pawn industry, the NPA is the best and smartest place to accomplish that.



PRINTING & PROMOTIONS

Burrell Printing & Promotions

Phone: (512) 990-1188 | Email: garrett@burrellprinting.com

www.burrellprinting.com

BURRELL

PRINTING & PROMOTIONS*

Your Full-Service Printer

Whether your printing needs are as simple as a single-color business card or as involved as a full-color brochure, we can help!

Unlocking Hidden Gems:

The case for carrying authentic pre-owned luxury bags in jewelry stores



The demand for luxury brands has never been higher, according to a worldwide market study by Bain & Company, despite the economic uncertainty of 2023. This creates a growing opportunity for resale as shoppers seek unique experiences, value, and sustainability. Therefore, pawnshops and retail jewelry stores are increasingly discovering a promising new revenue stream: selling authentic pre-owned luxury bags. By diversifying their offerings, these stores can tap into a new market segment while fostering customer loyalty. While pawnshops led the way in adding luxury handbags to existing jewelry businesses, jewelry stores are working hard to catch up. Let's explore why jewelry stores and pawnshops should consider this exciting venture.

Authentic pre-owned luxury bags hold a special allure for discerning customers. Eva-Michelle Spicer, co-owner of Spicer Greene Jewelers in Asheville, North Carolina, explains: "There are no luxury stores in the area, and Asheville attracts nearly 12 million tourists each year. Customers who see bags in the store often want to stop in and pair the bag with a particular piece of jewelry." She and her co-owner husband note these bags offer rarity, affordability and contribute to sustainability efforts – an attractive trifecta for luxury shoppers.

Fred Mannella, Co-Founder & President of Two Authenticators Inc., emphasizes that luxury bags can



enhance revenue per square foot and draw in foot traffic. "The seamless integration of bags alongside jewelry creates a shopping experience that surprises and delights customers."

By offering pre-owned luxury bags, retail jewelry stores unlock additional sales opportunities and attract new customers. "Making the decision to offer luxury bags is more than just making a sale, it's about opening the doors to new customers on both sides of the counter, both pawn and sales. It's about building relationships with folks we wouldn't normally have the opportunity to serve", states Michael Deleon with Smart Financial.

By offering pre-owned luxury bags, retail jewelry stores unlock additional sales opportunities and attract new customers.

Eva-Michelle began featuring luxury handbags in October 2020 and notes: "Margins are not like jewelry, but the shock and awe is great – customers do not expect to see the luxury bags when they come into the store." This unexpected discovery cultivates customer trust, builds loyalty, and encourages repeat visits, resulting in long-term business growth.

Ensuring authenticity and maintaining quality control are paramount concerns when venturing into the

pre-owned luxury bag market. That's why it's essential to procure bags from trusted sources and integrate third-party authenticating tools such as Entrupy, which uses AI to verify a bag's authenticity. Fred Mannella assures retailers: "Automated processes make it easy to buy authenticated luxury bag inventory at the best price with the least friction possible." By partnering with experts, retailers can guarantee the integrity of their offerings while safeguarding their brand image.

The convergence of retail jewelry and authentic pre-owned luxury bags offers a compelling proposition for jewelry store owners. Eva-Michelle Spicer reinforces this: "Customers that see bags in the store often want to trade up or pair the bag with a particular piece of jewelry."

As the marketplace continues to evolve, retailers must adapt and explore new avenues. By embracing the allure of pre-owned luxury bags, pawnshops and jewelry stores can create a memorable shopping experience, increase revenue, and position themselves at the forefront of the luxury retail industry.

As many pawnbrokers have already taken a deep dive into luxury those who haven't are being left behind. Two Authenticators is positioned to enable pawnbrokers to enter the pre-owned luxury market seamlessly with their proprietary dropshipping model that gives shops access to a massive inventory of bags in excellent condition. To learn more, visit [2A.co](https://www.2a.co).

Cyndee Harrison

On behalf of Two-Authenticators Inc.



PRODUCT WHOLESALERS & DEALERS

CAMPCO

Phone: (323) 766-2555 | Email: service@campco.com
www.campco.com



We Are a World Renowned Manufacturer of Quality, Affordable Gear

CampCo is a world renowned manufacturer of great quality, affordable gear. When you see a CampCo logo, you can be sure that you just purchased a great product, backed by a reputable and reliable company where our customers come first! CampCo's mission is to be the top manufacturer in the world of high quality, innovative, and affordable products.

Classic of NY

Phone: (212) 944-1300 | Email: deisy@thecny.com
www.thecny.com



Your Source for Sterling Silver, 14K Gold and Stainless Jewelry

Classic of New York is your source for all Sterling Silver, 14K Gold, Stainless Steel, Tungsten and Watches. We provide customers with quality products and assortments, best-in-class customer service and free marketing materials expertly designed to compel consumers to purchase. Visit our website at www.thecny.com for more information.

Fleek

Email: sanket@joinfleek.com
www.joinfleek.com

J. Frank Golden & Associates

Phone: (800) 241-2165 | Email: sales@jfrankgolden.com
www.jfrankgolden.com

Add a Little Color to Your Sparkle

We are loose colored stone wholesalers and we only serve the retail pawn and jewelry industry. We solve any and all of your colored stone, bench work, lapidary, gem ID and appraisal needs.

LePrix Wholesale

Phone: (888) 747-0969 | Email: contact@leprix.com
www.leprix.com

LePrix | WHOLESALE

The World's Premier Wholesale Platform for Authentic, Pre-Owned Luxury

We provide your business with a seamless way to source from the largest supply of authenticated, pre-owned luxury online, from the most trusted suppliers around the world. Sourcing pre-owned wholesale can be costly, risky and inefficient. We've made the complex and cumbersome buying process smooth, smart and simple.



YOUR ONE STOP SHOP

FOR QUALITY INSTRUMENTS & ACCESSORIES



WIDE SELECTION

Save time - purchase from one source.

QUALITY

Refurbished & New Instruments.

RETAIL READY

Just unbox and sell.



NASHVILLE
GUITAR WORKS

209 Gothic Court, Suite 104 Franklin, TN

MIRC, LLC is:



(615) 771-7135



Visit www.mircweb.com/pawn

*The Music
Retail Show*

The EASIEST Way to Spot a COUNTERFEIT Gibson Guitar

I AM OFTEN IMPRESSED WITH HOW quickly and easily those in the pawn community can point out counterfeit products. With items such as watches, they can tell at an arm's length away, while I am left to wonder what they are seeing. It is no different with guitars; some of the markers that point to a counterfeit are obvious, while others can be difficult to discover, even for those seasoned in the industry.

This article focuses on Gibson electric guitars, as our business receives more questions about their authenticity than any other products. There are several appointments on a guitar that should be inspected while determining if an instrument is a counterfeit. The most obvious one is also often the easiest to spot: The truss rod cover.

The truss rod is an adjustable rod inside the neck that acts to oppose the tension the strings exert on a guitar's neck. In the case of Gibson electric guitars, this removable cover is located at the base of the headstock face (where you turn the tuning machines); it allows access to the truss rod by removing two small screws so the truss rod can be adjusted periodically for seasonal changes or after the installation of different string gauges, etc.

What you want to take note of is that Gibson truss rod covers will always have 2 screw holes centered at the top and bottom of the plastic cover.



For instance, if there are 3 holes in the truss rod cover of a “Gibson” it is a red tag to continue to inspect the instrument or shy away from it entirely. One thing to consider, although not very common, is the possibility that a non-original aftermarket truss rod cover was retrofitted on a legitimate instrument; in any case where the traditional 2-hole truss rod cover is not in place, proceed with caution and inspect further.

To complicate matters a touch, Epiphone, which is owned by Gibson and imported, does use a 3 hole style truss rod cover. So, if you see a Gibson style electric guitar that says Epiphone on the headstock, a 3 hole truss rod cover is normal! To make matters even more confusing, some of these legitimate Epiphone instruments can say Gibson on the plastic truss rod cover!

If you are comfortable with it, take the process of authentication one step farther by asking the owner of the guitar if you can take the cover off. A true Gibson instrument will have an unmistakable 5/16” brass bell nut at the end of the truss rod, which will take a specialized 5/16” truss rod wrench—this can be found at stewmac.com or allparts.com—to make an adjustment, while a counterfeit will often need a metric Allen wrench to slip down into the adjustment nut.

While there are other markers of counterfeit guitars, your first point of inspection on a Gibson electric should always be the truss rod cover.

Ian Harrold, *VP of Operations*
MIRC, LLC



PRODUCT WHOLESALERS & DEALERS

M&M Merchandisers

Phone: (817) 258-6613 | Email: jimmy.russell@mmwholesale.com
www.mmwholesale.com



The Pawn Shop Distributor For 48 Years

We help pawn shops by offering them accessories to help complement inventory that comes out of pawn and fill in on items they don't get out of pawn. We import quality instruments and accessories. M&M also carries a full line of jewelry testers and other jewelry supplies. We try to help keep your customers in your store.

Mandel Distributors

Phone: (732) 994-2133 | Email: info@mandeldistributors.com
www.mandeldistributors.com



Make Money with MANDEL

Mandel Distributors is a full service smoke shop distributor focusing on top selling items at high profit margins. We pride ourselves on exceptional customer service and lasting business relationships. We can set up a smoke shop in your existing store, at NO RISK to you! Ask about our buyback and return policies. Try us, you won't regret it!

MIRC, LLC

Phone: (615) 771-7135 | Email: info@mircweb.com
www.mircweb.com



Your One-Stop Shop For Wholesale Music Products

We provide solutions for the pawn community by being a reliable source of wholesale music products including electric and acoustic guitars, basses, and other music accessories. We also help pawnbrokers across the country grow their music departments in a profitable way with confidence.

Stuller

Phone: (800) 877-7777 | Email: sales@stuller.com
www.Stuller.com



In 1970, Matthew Stuller founded Stuller Inc., headquartered in Lafayette, Louisiana. As a prime manufacturer, we provide a wide range of goods and services for jewelry professionals worldwide. Stuller's core product categories include bridal jewelry, wedding bands, fine jewelry, mountings, diamonds, gemstones, findings, metals, tools, packaging, and digital solutions.



Power Up With Energizer®

Keep your business running with the long-lasting power of Energizer batteries. In stock and ready to ship, our assortment contains a broad variety, including AA, AAA, C, and D batteries, electronic device and watch batteries, hearing aid batteries, rechargeable batteries, and other special types.



Stuller.com | 800 877 7777



Stock up at
Stuller.com/EnergizerBatteries



PRODUCT WHOLESALERS & DEALERS

The Luxury Bee

Phone: (404) 202-4670 | Email: luxuryreseller68@gmail.com



Pre- Loved is The New Re-Loved

We're a trusted source for 100% authentic pre-owned luxury goods! We offer wholesale to all retail stores including boutiques, online resellers and more. Every item is carefully curated and assessed by a team of experts with a multi-touch authentication process. They compile comprehensive information on textile, date codes, hardware, fonts, stitching, registration, and serial numbers for each brand we supply.

Tiger Wireless / Tiger BuyBack

Phone: (305) 804-0732 | Email: steve@tigerbuyback.com

www.TigerBuyBack.com



Wholesale iPhones, iPads, MacBooks, iMacs, Apple Watches & Electronics

Tiger Wireless buys Apple products in every condition - good, bad, locked & broken. We teach shops how to test and not get burned. We sell good, clean, guaranteed retail-able stock you can sell for maximum profit - no headaches. DeviceDudes.com (our retail site) stocks your store with product & drives walk-in customers for pickup and even same day local area delivery!

Two Authenticators (2a)

Phone: (866) 351-4221 | Email: info@2a.co

www.2a.co



Better Than New

We wholesale authentic vintage luxury handbags. Two Authenticators (2a) is offering above market GMs and a fully shoppable website, delivery in 3-5 business days. Hundreds of available units in very good & excellent condition.

Upstate Coin & Gold

Phone: (315) 637-1300 | Email: trading@upstatecoins.com

www.UpstateCoins.com



UPSTATE
COIN & GOLD

Wholesale Coin & Bullion Trading and Refining Services

As a top market maker in gold, silver, and PGM coins and bars sourced from the world's top mints and private manufacturers, UCG offers a full suite of precious metal products and services with transparent pricing. We offer innovative solutions like PlatformGold™, designed for professionals providing a two-way market with real-time pricing and available API data connectivity.



UPSTATE[®]
COIN & GOLD

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

BULLION TRADING

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

TRADING MADE SIMPLE -

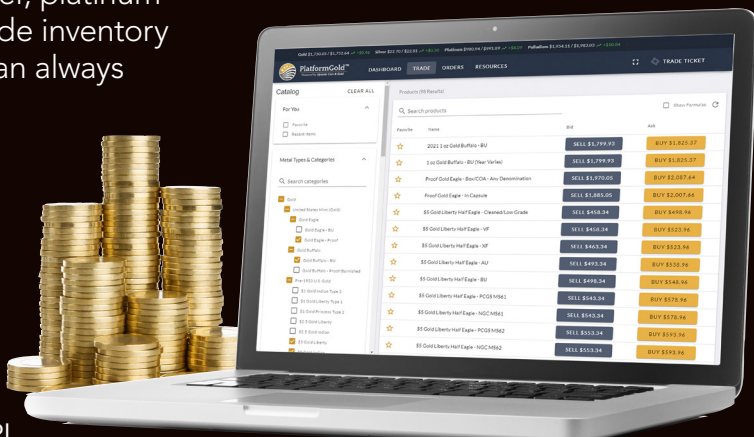
Call our friendly trading desk from 9am - 8pm EST or trade online 24/7 on PlatformGold™

PLATFORMGOLD™ ONLINE TRADING

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



PlatformGold[®]
Powered by Upstate Coin & Gold



MARKET MAKERS IN PRE-33 U.S. GOLD

Buy or sell raw US gold, GSA dollars or certified PCGS and NGC coins at UCG! Did you know our live gold sheet is available for you 24/7 on our website? It is, and pricing is updated every few minutes so you are buying and selling at the most current prices!



REFINING

At Upstate Coin & Gold, we welcome the opportunity to be a trusted partner to the pawnbroker community worldwide. It is our goal to make the process of securely shipping and processing any size lots as seamless and hassle-free as possible. We understand that in your industry cash is king, so we aim for a 24 – 48-hour turnaround on every gold lot so you can realize the profits of your shipment as soon as possible.

Don't want to melt? Then sell! We'll buy all your scrap metal & sterling outright. Contact us for rates today!

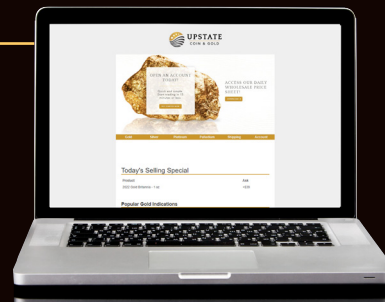


DAILY SELLING SPECIALS

Do you receive our daily dealer email blast each morning? We publish pricing updates and various specials available exclusively through email.

ENROLL TODAY!

Contact our trading desk at trading@upstatecoins.com to sign up.



Call today: 315.637.1300 | www.UpstateCoins.com

511 E. Genesee Street, Suite 13, Fayetteville, NY 13066 | 12353 E. Easter Avenue, Suite 200, Centennial, CO 80112



STONE REMOVAL:

An Important Facet of Refining Services

IT'S NO SECRET THAT SENDING YOUR EXCESS JEWELRY inventory to a precious metals refinery is an excellent way to liquidate that stock. But the profit does not stop at the precious metal. You need to make sure you are getting the most from your melt by requesting stone removal.

Removing the larger diamonds is an obvious step, but what about the melee? If you are not having the small diamonds removed, you are leaving money on the table. You should also be aware that if you do not specifically request to have your small diamonds removed, there are refiners who will process your materials and keep the stones.

When you send your jewelry to a refinery, it is critical that you request a quote on stone removal. If the refinery only has a manual stone removal method, then processing small stones may not be economical. However, there are a variety of stone removal processes that make sense... and cents.

If a company says they do stone removal, you need to ask what process they use. The best process is referred to as chemical stone removal or "diamond soak." This method separates the stones from the metal without injuring the diamonds. If a refiner tells you they use "diamond melt" or "diamond burn out," they are telling you something more; that they are not that familiar with the process. While volcanic heat is part of the organic process that creates

diamonds, once they have left their fiery birthplace, most diamonds can be destroyed by high heat. When you cut facets in diamonds, you weaken and expose them so that they can

If the refinery only has a manual stone removal method, then processing small stones may not be economical.

be damaged by the intense heat of smelting. So, if a refiner says they use heat for stone removal, they are either doing it incorrectly or they are simply the uninformed middleman (which leads to marked up removal fees).

Other questions to ask include: How do you handle the chemicals that are left over from the process? Are you compliant with the EPA standards, since the process itself creates spent solution and waste?

How much does it cost to have the CZs removed through "frosting"?

"Frosting" is a process that boils the stones in acid to destroy the CZs and leave the diamonds clean and ready to separate.

Do you have references? Although this information is harder to come by as many refinery customers do not like to be used as references, because large department stores and pawn chains do not want their competitors to know where they get the best deal. It gives them an edge.

One smart option to look for is a company that can purchase the stones directly. Even if you do not accept their bid, you have something to compare them to when you are shopping them around your local area.

The last critical area to be aware of is the turnaround time. If your money is tied up for too long, then it may not be worth having the melee removed. If you can get paid for your gold and get your money quickly enough to keep buying scrap, then the diamonds are a bonus. If it takes more than seven to ten days, then they are taking too long regardless of the lot size.

When it comes to liquidating your jewelry inventory, you should ask questions, get quotes, and then decide how to get the most value from your scrap. The wisest philosophy is "**DO sweat the small stuff.**"

Scott Christiansen, General Manager
Dillon Gage Refinery



AAA Precious Metals Inc

Phone: (503) 253-8591 | Email: refine@aaametals.com
www.aaametals.com



Assayers & Refiners of Platinum, Palladium, Gold & Silver

Trusted by pawnbrokers nationwide to provide accurate and reliable refining services, AAA Precious Metals will provide friendly customer service, honest returns by Fire Assay or ICP with no hidden fees. We supply casting grain, solder and mill products for your in-house jeweler. It has been our pleasure supporting the pawn industry since 1979.

David H. Fell & Co

Phone: (323) 722-9992 | Email: info@dhfco.com
www.dhfco.com



David H. Fell & Company
Outstanding in every element.™

Outstanding in Every Element

Since 1973, David H. Fell & Co has been honored to serve the jewelry, pawn, electronics, dental and mining industries by providing gold, silver, platinum and palladium products and refining services. If you are looking for a metal supplier that provides different forms, sizes, designer colors and a partner for your refining needs, we are happy to serve you!

Dillon Gage Metals

Phone: (888) 436-3489 | Email: refinerygroup@dillongage.com
www.DillonGage.com



Global Leader in Precious Metals Trading and Refining

Pawnbrokers rely on us for refinery services designed to save time and increase profits. Our FizRefinery online portal gives you control of your lots. From karat gold to low-grade sweeps, we provide accurate returns as quick as 24-hours. Turnkey services include stone removal and diamond buying, performed at our Dallas facility. No middleman and simple fees disclosed up front.

DLight Refiners, LLC

Phone: (866) 941-4566 | Email: dawn@dlightrefiners.com
www.dlightrefiners.com



Precious Metal Raw Material Specialists – Best Service in the Business

We purchase and process all uncastable unusable raw precious metal materials. Same day settlements on gold, silver, platinum and palladium melts. Safe stone removal for all scrap with diamonds and gemstones. We return the stones or can bid on them for purchase. Saving our customers time and money. Servicing pawn shops, manufacturers, repair shops and retail jewelers.



REFINING

Elemetal

Phone: (469) 522-1111 | Email: sales@elemetal.com
www.Elemetal.com



Elemetal is Americas Largest Precious Metal Refiner and Private Mint

Elemetal is America's largest precious metal refiner and private mint, with over 45 local locations to serve our wholesale customers. We buy and refine precious metal. Our services include a full service Bullion Trading Department allowing you to buy and sell direct - stone removal, sweeps, filings, dental scrap and an insured shipping program direct to your closest branch.

Garfield Refining

Phone: (800) 523-0968 | Email: info@garfieldrefining.com
www.garfieldrefining.com



Precious Metals Since 1892

Garfield Refining is a precious metals refinery located in Philadelphia, PA. Our award-winning refinery offers the industry's highest payouts and fastest turnaround times. Garfield is family-owned and operated, and we've satisfied more than one million customers worldwide. Get in touch to discuss how we can help with your refining needs!

GENERAL REFINING CORPORATION

Phone: (800) 281-4133 | Email: info@generalrefining.com
www.generalrefining.com



Precious Metals Refining Specialists

Since 1975, GRC has been the refiner of choice for the American pawnbroker community. Working with pawnbrokers, jewelers and gold buyers throughout the nation, we are committed to making your refining experience a seamless one. With a full array of payment options such as coins and checks and bank wires for your return, GRC has America's pawnbroker community covered.

Hi-Tech PMR

Phone: (972) 239-0597 | Email: slaney@hitechpmr.com
www.hitechpmr.com



Hi-Tech Is Founded On the Principles of Integrity, Precision and Honesty

At Hi-Tech PMR, we serve jewelers, pawnbrokers, dentists and mining operations worldwide with great pleasure and excellent customer service. We take great pride in striving for excellence, and offer full precious metals refining.

24/7 365

Your GRC Team at NPA Fights for You.

AT THE FEDERAL LEVEL:

- Continuous lawmaker education
- Building relationships proactively to protect pawn
- Exempting pawn from federal rate cap legislation
- Protecting pawn against harmful regulations
- Monitoring state bills daily
- Fighting bank de-risking
- Keeping pawn essential in the eyes of lawmakers



All day, every day – the NPA fights for you and your livelihood.

Join the NPA today.



National Pawnbrokers Association®
NationalPawnbrokers.org

JACK HUNT

Coin Broker, Inc.

50+ Years in Business Makes the Difference

Trusted Refiner & Supplier

Jack Hunt Coin Broker can be a positive addition to your precious metals business.



Fast Shipments



Low Minimum Orders



Bullion Offsets



Promises Kept



Offering COCs



Professional Packaging & Shipping

Designated Distributor For:



UNITED STATES MINT



We are a proud member of the following organizations:



800-877-7424
www.JackHunt.com





Jack Hunt Coin Broker

Phone: (800) 877-7424 | Email: gold@jackhunt.com

www.jackhunt.com



Ask Our Customers, We'll Treat You Right!

Forty three years of experience purchasing scrap precious metals on both a melt and karat basis. We offer quick, secure turnaround with no fees on most orders. Use our Rapid Express program to ship your order to us on our account and insurance for \$45/order. Bullion offsets available. A nationally recognized wholesale dealer of gold and silver bullion.

Manhattan Gold & Silver, Inc.

Phone: (212) 398-1454 | Email: info@mgsrefining.com

www.mgsrefining.com



MANHATTAN[®]
GOLD & SILVER

Up To 99% on Your Gold Lots!

Manhattan Gold & Silver is a family-owned, full-service precious metal refinery. Since 1985, we have worked to provide companies worldwide of all sizes seamless precious metal refining services and same-day payouts.

Mid-States Recycling & Refining

Phone: (847) 298-0010 | Email: sales@midstatesrecycling.com

www.midstatesrecycling.com



40 Years of Transparent Refining Services to the Pawn Industry

Trustworthy refining for jewelers, pawnbrokers, estate buyers and industrial generators of precious metal bearing scrap.

Noble Metal Refining

Phone: (888) 764-3105 | Email: info@noblemetalrefining.com

www.noblemetalrefining.com



Refining with Noble Indianapolis is a Partnership with our Clients

Noble Metal Refining builds long term relationships with our clientele. We are family owned & operate in the heart of the midwest. We're located in Indianapolis, IN. We have clients around the world. We offer exceptional customer care, honesty & integrity. Noble Metal Refining Indianapolis looks forward to taking great care of you and all of your refining needs. Noblemetalrefining.com

IT'S ALL ABOUT U, OUR CUSTOMERS...

Redefining Recycling

Located in Alden, NY, all of our products are Made in America with **100% recycled** gold, silver, platinum & palladium from jewelry scrap & manufacturing byproducts sourced from **Pawnshops**.

Pawnshops play a pivotal role in purchasing scrap jewelry from the public that gets sent in for Refining & Recycling for use in our 100% Recycled Gold & Silver Products.

Stone Removal

Stones are carefully removed from your scrap gold through our non-destructive, chemical process, which allows for a safe return of your Diamonds, CZ's, Moissanite & most harder colored stones.

Accurate Lot Weighing
Safe Gemstone Separation & Frosting
Fast Cleaning & Inspection



United

PRECIOUS METAL REFINING, INC.

800.999.FINE • www.UnitedPMR.com





Refining Matters

UNDERSTANDING REFINING RESULTS

5 Golden Tips

Separate types

Silver jewelry is mainly .925/925, meaning it has a purity of 92.5% silver. This material is usually paid out higher by refiners since it is easier to refine. Avoid mixing your 925 with lower-grade silver if possible.

Remove blades

When sending in silverware, be sure to remove the blades. These are usually stainless steel and can drastically lower your assay below the threshold for a higher payout.

Check for hallmarks first

Silver is hallmarked in many different ways. The most common is 925, but silver hallmarks range from symbols to numbers. Some jewelry is made with 800 silver – be sure to keep this separate from your 925 to avoid a lower payout on your sterling jewelry.

Test the jewelry

Sterling silver acids are readily available in most jewelry supplies. While this works well, many jewelers utilize the 18K gold acid to test silver. When you scratch the piece on the testing block, apply 18K acid. If it turns a milky blue, it is sterling silver!

Watch for hidden fees

When sending in your silver scrap from refining, be sure you are aware of the minimum fees. While it is good to separate items by karat class, having more lots that are smaller in size may incur additional charges if minimums are not met.

Impurities in Refining Lots

On occasion, a customer will get a refining lot with unusual results. This could be a higher than usual melt loss or a lower-than-average assay. Many factors can influence your results for a particular refining lot.

Here are just a few:

Under-Karated Jewelry

This problem is seen throughout larger markets where some smaller jewelers fail to properly karat the gold before casting. Cutting corners at the manufacturer level can short the customer and ultimately the person or company buying the pieces in scrap.

Solder Points

Pieces that have been sized or repaired are compromised depending on the solder used. Repair solder, which is under-karated, can lower the piece's overall karating. Chains with soldered links are especially vulnerable to this factor as many are made with chain maker solder which contain zinc, copper phosphorous and flux – no precious metals at all.

Alloys in The Jewelry

Not all alloys are created alike. Some base metals, like Zinc, have a lower melt temperature and burn off during the refining process when heated to the proper temperature to achieve a homogeneous melt. This burn off can be responsible for a higher than usual melt loss.

Gold jewelry made prior to 1976 is usually half karat lower than the stamped karat. New laws established in 1976 did away with this practice but it is important to be aware, especially when purchasing vintage or antique jewelry.

Miscellaneous Items

Often the culprit is as simple as the steel springs in lobster clasps. In large chain lots, these springs can add up and represent an inflated melt loss. Many jewelers cut off the clasps and reuse them in their retail operations, eliminating the inevitable contaminant in their refining lot.

Silver Refining

Insight for better returns from your Silver Scrap!

Achieving a higher return on your refining is the goal of any jeweler when sending in metals to your refiner. Of course, gold refining is simple: gold is gold. But when it comes to silver, there are some tricks you should know to get the most from your scrap silver.

Rafael Amador, Marketing Director
United Precious Metals Refining, Inc.



REFINING

Noble Metal Services, Inc.

Phone: (401) 808-6630 | Email: info@noblemetalservices.com
www.noblemetalservices.com



State-of-the-Art Refining, Good Old-Fashioned Customer Service

We melt and recover all precious metals from both high-grade & low-grade materials. Scrap pickups and shipping containers are the daily norm for us at Noble. As important, we have perfected the science of diamond and stone recovery, returning cleaned, sorted, and ready parcels for resale. We can also purchase your stones based on independent assessments from local buyers.

Pease & Curren

Phone: (401) 739-6350 | Email: info@peaseandcurren.com
www.peaseandcurren.com



Superior Precious Metals Refining Since 1916! Better Process, Better Returns

For over 100 years, Pease & Curren has used best practices to generate superior returns for our customers' gold, silver, platinum and palladium scrap. Our true fire assay process allows us to find--and pay for--more precious metal. Our proprietary stone removal process maximizes the value of customers' stones. We also provide competitive, no-obligation auctions on recovered stones.

PRECIOUS METAL REFINING SERVICES, INC. (PMRS)

Phone: (800) 323-9785 | Email: info@pmrs-refining.com
www.pmrs-refining.com



Where Your Business is Precious to Us!

Over 40 years ago, Precious Metal Refining Services, Inc. (PMRS) began operations as an industrial refiner specializing in silver recovery from film. We quickly evolved into a boutique full-service precious metal refinery specializing in high-volume customers, fire assay, and fast settlements.

SHR Precious Metals

Phone: (407) 413-3332 | Email: steve@shrefining.com
www.shrefining.com

Your #1 Source for Success



United Precious Metal Refining

Phone: (716) 683-8334 | Email: sales@UnitedPMR.com
www.UnitedPMR.com



Primary Precious Metals Refinery and Global Metals Supplier

United is a primary refiner processing gold, silver, platinum and palladium scrap sourced from pawnshops around the world. The metals collected are then used to create new jewelry products including 100% recycled gold and silver grain, karated casting grain, solders, wire, sheet, plate and tube. The pawn industry plays a pivotal role in allowing us to offer 100% recycled gold.

Williams Gold & Silver LLC

Phone: (702) 485-1414 | Email: helen@williamsgs.com
www.williamsgoldandsilver.com



Best In Service. Expertise. Unmatched Integrity. Accurate Valuations

Announcing the grand opening of our 3rd location, Charlotte, NC. We melt and assay gold, silver, platinum and dental scrap. Valuations made with latest XRF technology. Stone removal from karat jewelry, diamond frosting service available, we buy/sell bullion products. Same day payment options. We proudly serve the trade only, no retail. All transactions are transparent, including witness.



EXCELLENCE

The ease of doing business is very quick. It's a phone call. I can lock in my gold. It's all ACH. Our finance people love them because the money is always there. It's a seamless transaction. We negotiated good terms, and they always abide by the terms. Love the stability and the people. I've always felt very, very comfortable with Mid-States."

Frank Massa | WWJ Pawn | Bristol, IN

One of the largest and most reputable precious metal refiners in the U.S. for over 40 years, Mid-States' financial strength provides complete assurance that under all market conditions, settlements are paid, metals on account are secure and fully-insured, and instant access to cash is always available.

Every day for every melt, without compromise.

Financial Strength. Peace of Mind. MID-STATES.

90% Interest-Free Advances and 24-Hour Settlements Available

MID-STATES RECYCLING

1841 Busse Highway, Des Plaines, IL 60016

847.298.0010 www.MidStatesRecycling.com



PAWNBROKERS POSITIONED
FOR GROWTH IN THE

Pre-owned Watch Market

DESPITE THE ECONOMIC HEADWINDS, the pre-owned watch market continues to grow. This growth is being driven by a combination of factors, including the growing popularity of luxury watches as investments, new trading marketplaces, innovative retail locations, direct to consumer e-commerce sites, and more. Marketing your pawnshop as a sustainable resale business that buys and sells authentic pre-owned luxury watches allows you to open a revenue stream you may have previously avoided.

With the global economy in a state of slow growth, many pawnbrokers are bringing in more inventory than ever before. As a result, there is a need to reach outside local networks to turn watches into cash.

become increasingly more expensive. Furthermore, the focus of these platforms is mostly for consumers or retail sales, which does not provide a solution for the B2B trader who is looking for a fast, efficient way

that, prior to the new launch of platforms and marketplaces, would have been impossible to achieve at scale.

Overall, growth of the pre-owned watch industry is expected to continue, soon to be bigger than primary (new) sales. Luxury watches are increasingly seen as valuable assets for stores and online brokers, and once you expand your channels, buying and selling watches on the secondary market becomes almost automatic. While there are certainly

With the pre-owned watch market scaling to upwards of \$40+ billion, ironing out your strategy today is crucial for growth.

Currently, pawnbrokers are making transactions from physical locations, new applications, or through private social media channels and text groups. Most are doing all of these. The problem is that leaning on only one channel could delay how quickly a deal gets done or limit the types of offers brokers receive.

The best part is that pawnbrokers will be able to expand on their existing business to increase channels and more importantly—deals and revenue.

While online marketplaces and groups have made it easier than ever to buy and sell pre-owned watches, the time and costs involved have

to liquidate inventory. With the pre-owned watch market scaling to upwards of \$40+ billion, ironing out your strategy today is crucial for growth.

The question you have to ask yourself is: How many deals can I get done by adding more channels to my business strategy? Pawnbrokers are looking for fast, secure, and efficient ways to buy and sell. Brokers can enable growth by having multiple channels to sell and get outside their immediate network. When pawnbrokers expand their channels, they allow for more deals and a range of offers to choose from—something

risks, brokers continue to see them minimized by innovation and added resources across the industry. Those who embrace technology in their business strategy early on will dominate the market.

Pawnbrokers are capitalizing on the luxury pre-owned watch market in 2023, and momentum will continue as brokers seek new, innovative ways to increase revenue and engage with their top customers.

Blake Wisz, *Marketing Advisor*
Chronotize



RETAIL & SUPPORT TECHNOLOGY

Chronotize

Phone: (737) 241-9564 | Email: info@chronotize.com
www.chronotize.com



It's All About Time

Chronotize is a watch trading app built to serve the needs of pawnbrokers looking to buy or sell pre-owned luxury watches. The app is free to use and users pay a small fee on the completion of a successful transaction. Chronotize enables users to: trade anonymously with vetted watch dealers, safely handle payments through escrow, ship and track your goods.

GiftCash

Phone: (647) 374-5199 | Email: christine@giftcash.com
www.giftcash.com



Liquidate All Your Gift Cards In Bulk With Us!

We are a liquidation partner that allows our customers to exchange bulk gift cards for cash. Our bulk buy program features dedicated account managers to help you sell your gift card inventory at the most competitive rates with quick turnaround times.

PawnTrust

Phone: (650) 228-0680 | Email: invest@pawntrust.com
www.pawntrust.com



Necessity Meeting Creativity

PawnTrust is the only marketplace exclusively for pawn shops. It allows users the option to buy, borrow and barter through an app on their mobile phone. PawnTrust has established Pawn Partners; which are local pawn shops, in which inventory is extrapolated into the PawnTrust Marketplace. This allows the pawn shops to immediately and seamlessly have their inventory displayed nationally.

PODIUM

Phone: (833) 276-3486 | Email: sales@podium.com
www.podium.com



The All-in-One Marketing and Communication Software

Podium is a text message-based marketing and communication platform for local businesses. Serving over 100,000 businesses across various industries, the Podium platform manages all interactions—from review invites, to website chats, to marketing campaigns, to payments—in one powerful inbox. With Podium, local businesses increase leads and revenue, save time and money, and connect quickly to customers.

2024 NPA Legislative Conference

April 22-23 | Washington, DC



“I would like to thank the staff, GRC, sponsors, and all pawnbrokers that came to the Hill. I feel it was one of the best legislative conferences we have had in a very long time.

Hopefully next year we can get 100 pawnbrokers to walk the halls of Congress and protect our industry.”

~ Ben Levinson, Dynasty Jewelry and Loan

SAVE THE DATE
Stand with us on Capitol Hill.
Let's make history. *Again.*



National Pawnbrokers Association®
NationalPawnbrokers.org



Box Brokers Group

Phone: (800) 809-3868 | Email: juliap@boxbrokersgroup.com
www.boxbrokersgroup.com



Innovative Products That Save Time and Money

Box Brokers Group creates and markets an assortment of innovative jewelry displays and packaging products that fit the real needs of retail pawn and jewelry stores. In addition, they own the “File-A-Gem” line of loose stone storage systems. We service retail stores in North America. We solve display storage, jewelry packaging costs.

Jahabow Industries Inc

Phone: (573) 437-4151 | Email: info@jahabow.com
www.jahabow.com



The Showcase is the Foundation of Our Entire Retail Solution

Jahabow is a manufacturer of commercial retail display cases for jewelry, luxury, pawn, sporting goods, cannabis and more. Jahabow is also the industry leader in secure display cases with the TDL series and inventor of the TDL (Theft Deterrent Level) criteria for loss prevention.

Rack’Em Racks / Horizon Mfg

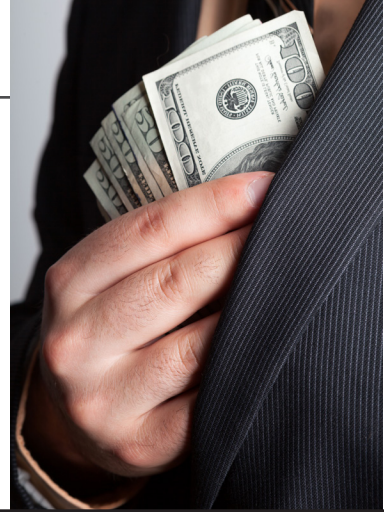
Phone: (877) 722-5369 | Email: orders@rackems.com
www.rackems.com



Rack’Em Racks - Gun & Fishing Store Fixtures, In-Stock

Rack’Em Racks manufactures over 400 different store fixtures for pawnshops, gun stores, fishing stores, power equipment dealers & bicycle retailers. Displays are in-stock and ready to ship.

Employee Theft: Plugging the Hole in the Dam!



THERE IS AN OLD JEWELRY TRADE JOKE: Two business partners are walking down the street. One of them stops, hits his head with his hand and exclaims “oh no, I forgot to lock the safe!” The other business partner calmly replies, “what are you worried about? The employees already went home!”

There are painful truths in comedy, and this is one of them.

The consequences of employee theft are no laughing matter. In my 35 years in the jewelry industry and 17 years in the security industry, I have seen and heard more than my fair share of unimaginable methods which employees used to steal from the companies they worked for. Significant financial losses, decreased productivity, and a perpetual atmosphere of mistrust are just a few of the consequences owners face when internal theft continually surfaces. No amount of shrinkage is too small. It adds up quickly. Even a small shrinkage of .005% of inventory adds up quickly if the number remains constant over the years.

Preventing employee theft requires a multi-faceted approach. The first step is to establish a strong company culture that emphasizes honesty, integrity, and ethical behavior. This can be done with the aid of an Industry Loss Prevention Consultant. A good consultant will also help you develop a good anti-shoplifting program. Either way, employees will know you are taking the matter of shrinkage seriously.

Also, have a good, close look at your inventory-taking processes. You do not want the fox to be counting the chickens!

Mix or shift inventory duties around. Implement training and education on how money and valuables are handled and secured. You may be surprised at how careless some employees can be, leaving valuables on a desk or not keeping a work area free of clutter, creating an opportunity for someone else to take advantage of.

Create an employee manual which sets clear expectations and consequences for unethical behavior. Companies should also implement strong internal controls, such as separation of duties, periodic inventory checks, and unscheduled audits. It is also important to conduct thorough background checks on potential employees and to monitor employee behavior for signs of suspicious activity. I have learned the adage “where there’s smoke, there’s fire” is true and applicable.

It is vital to compare shrink rates from each inventory or audit. This number will indicate if you have a severe ongoing problem and may help you isolate where and what time losses have occurred. With today’s video technology, the effort to gain evidence, reinforce rules and address behavior is far easier and more effective than ever before. Security systems with AI software will create alerts (which also help identify potential

shoplifting behavior) and go a long way in helping owners create a safe, healthy, and positive work culture. As losses can occur right at the POS station and scales, having a camera system integrated with these devices will help you find events fast with the click of a button.

There are no shortcuts to combating employee theft.

Recent research statistics from Zippia report 75% of employees have stolen from their employer. Total theft is estimated at \$50 billion annually. The average shrink amount is 5% annually. The same inventory dollar amount over 5 years will shrink by 25% of its value to employee theft!

There are no shortcuts to combating employee theft. A good plan will go a long way in keeping your hard-earned invested dollars safe at work for you.

Marc Cohen, GM Operations
Eyeson Digital



Eyeson Digital

Phone: (954) 303-6514 | Email: marc@eyeson.biz
www.eyeson.biz



Watch Less, See More with Eyeson

Well-run pawnshop operations rely heavily on video footage evidence. Getting the exact moment, fast, efficiently, 100% of the time increases pawnshops' profitability, security, and safety. Eyeson gets you to the images you need faster than any other security management platform in the industry. Eyeson has been delivering the images pawnbrokers need for over 20 years.

Metro Door LLC

Phone: (833) 969-3667 | Email: sales@metrodoor.com
www.metrodoor.com



Leading Manufacturer of Security and Life Safety Closures

Metro Door is the nation's leading manufacturer of security and life safety closure products including rolling steel doors, rolling grilles, security shutters, insulated doors, hurricane rated doors and more! Founded in 1980, Metro Door has sold thousands of rolling and sliding grilles, coiling service doors and rolling shutters for interior and exterior applications in every part of North America.

Rolland Solutions

Phone: (800) 225-2984 | Email: sales@rollandsolutions.com
www.rollandsolutions.com



Protect the Legacy

We are in the business to protect the physical assets of clients who trust us to do so. Trust is the operative word, and you can ensure your back is covered.

Socal Safe Company

Phone: (800) 334-6060 | Email: inquiry@socalsafe.com
www.socalsafe.com



Protecting the Priceless Since 1915!

As experts in providing security solutions for the pawn industry, we provide high-security safes specifically designed for pawn. We also provide cash counting and cash handling equipment that helps pawnbrokers reduce costs associated with cash handling.

members get **more.**

BENEFIT HIGHLIGHTS

Power in the legislative & regulatory arena

Credibility that builds trust with customers

Access to training & continuing education

Savings & discounts from top industry vendors

Connections from the largest network in the industry

Peace of mind knowing the NPA has your back federally & stateside

Scan QR Code for Complete List:






















The National Pawnbrokers Association represents more than 10,000 voices nationwide. As a member, you're among thousands of pawnbrokers who are staying ahead of the curve and ensuring success in this ever-changing business.

Support pawn today – Join the NPA.



National Pawnbrokers Association®
NationalPawnbrokers.org

BUYER'S GUIDE 2023 INDEX (by category)

<u>Arms/Ammunition</u> 		S. Padmavati Exports	31	Classic of NY	53
Armslist.Com	10,11	Sapphire Tree INC	32	Fleek	53
GunBroker.Com	11	SimplexDiam Inc.	32	J. Frank Golden & Associates	53
Guns.Com	11	Solitaire NY Inc.	32	LePrix Wholesale	53
MKS Supply LLC	11	Sparkle & Dazzle LLC	32	M&M Merchandisers	56
National Shooting Sports Foundation	13	StarDimon, Inc.	35	Mandel Distributors	56
Premiere Firearms	13	SunDiam, Inc.	35	Mirc, LLC	54, 55, 56
<u>Auctions/Resellers</u> 		Truth Jewel Inc.	35	Stuller	56, 57
PropertyRoom.com	13	USA Trade Inc.	35	The Luxury Bee	58
Rapaport Diamond Auctions	12, 13	<u>Education/Training/Consulting</u> 		Tiger Wireless/ Tiger BuyBack	58
<u>Authentication/Detection Products</u> 		AML Gurus	37	Two Authenticators (2a)	52, 58
Entrupy	14, 15	Digital Asset Brokers	37, 40	Upstate Coin & Gold	58, 59
JAGi Lab	14, 16, 17	Gemological Institute of America (GIA)	IFC-3, 18, 36, 37	<u>Refiners</u> 	
Thermo Fisher Scientific	14	Pawnshop Consulting Group, LLC.	37	AAA Precious Metals Inc.	61
Watch Certification Services of America	14	PawnTrain	38	David H. Fell & Co	61
<u>Banking/Finance/Payment Processing</u> 		Stallcup Group	38, 39, 46	Dillon Gage Metals	60, 61
Electronic Transfer, Inc.	19	<u>HR/Insurance/Healthcare</u> 		DLight Refiners	61
FlexApproved powered by Terrace Finance	19	Marshall & Sterling	41	Elemetal	62
Fortis	21	McLarens	41	Garfield Refining	62
I3 Merchant Solutions	21	PawnInsurance.com/Union Life & Casualty	41	General Refining Corporation	62
LoanCenter.com	21	Wexler Insurance Agency now part of JM Insurance Agency Partners	41, IBC	Hi-Tech PMR	62
PawnBroker Financing	20, 21	<u>Jewelry Buyers/Sellers</u> 		Jack Hunt Coin Broker	64, 65
<u>Coin/Watch Buyers and Sellers</u> 		AV Diamond	44	Manhattan Gold & Silver, INC.	65
Tangible Investments, Inc.	23	Carat World Inc DBA Brilliant Elements	44	Mid-States Recycling & Refining	65, 69
Times Past and The Vintage Contessa	23	Global Liquidators	44	Noble Metal Refining	65
<u>Computer Services /Software</u> 		Heera Moti- New York	44	Noble Metal Services, Inc.	68
Bravo Store Systems	22, 23	Midwest Closeouts	44	Pease & Curren	68
Data Age Business Systems	23, 25	myGEMMA	47	Precious Metal Refining Services Inc.	68
PawnMate, Inc.	24	Nikos Jewelry Inc.	47	SHR Precious Metals	68
Snap Software, Inc.	24	Nisha Design Inc.	47	United Precious Metal Refining	66, 67, 69
Text Request	24, 26, 27	Silver Palace Inc.	47	Williams Gold & Silver LLC	69
<u>Diamond Buyers/Sellers</u> 		SYK Gold	47	<u>Retail/Support Technology</u> 	
Aarav Diamonds Inc	28	Z's Jewelry Creations	47	Chronotize	70, 71
Aaria, Inc.	28	<u>Jewelry Technology</u> 		GiftCash	71
Abc Jewelry Inc. DBA Abc Diamond Buyer	28	GemLightbox	48, 49	PawnTrust	71
Adamas	28	Polygon	34, 35, 49	Podium	71
Atish Diamonds LLC	28	TextMeChat	50	<u>Store Design and Equipment</u> 	
Bluestone Trading Co. Inc.	29, BC	Yehuda Diamond Company	42, 43, 50	Box Brokers Group	73
Craft Diamonds	29	<u>Jewelry Tools/Components</u> 		Jahabow Ind Inc.	73
Di-Moksh Diam, Inc.	29	Kassoy	51	Rack'Em Racks/ Horizon Mfg	73
Diaglow LLC	29	<u>Marketing/Media/Advertising</u> 		<u>Store Security</u> 	
Diamond Dudes	29	National Pawnbrokers Association	51	Eyson Digital, LLC.	74, 75
DiaTrendz	30	<u>Printing/Promotions</u> 		Metro Door, LLC.	75
FCP Diamonds dba Arazi Frye Diamonds	30	Burrell Printing	4, 51	Rolland Solutions	75
Jebel Gems Inc/Shri Diamond Inc.	30	<u>Product Wholesalers/Dealers</u> 		Socal Safe Company	75
Jewelry Group	30	Campco	53		
Midsouth PM	31				
Padmavati Exports, Inc.	8, 31				
Palak Diam Inc	31, 33				

BUYER'S GUIDE 2023 INDEX (alphabetical)

A		H		Premiere Firearms LLC.	13
AAA Precious Metals, Inc.	61	Heera Moti-New York	44	Propertyroom.com, Inc.	13
Aarav Diamonds Inc.	28	Hi-Tech PMR	62	R	
Aaria, Inc.	28	I		Rack'Em Racks/ Horizon Mfg	73
Abc Jewelry Inc. DBA Abc Diamond Buyer	28	i3 Merchant Solutions	21	Rapaport Diamond Auctions	12, 13
Adamas	28	J		Rolland Solutions	75
AML Gurus	37	J. Frank Golden & Associates	53	S	
Armslist.Com	10, 11	Jack Hunt Coin Broker	64, 65	S. Padmavati Exports	31
Atish Diamond LLC	28	JAGi Lab	14, 16, 17	Sapphire Tree INC	32
AV Diamond	44	Jahabow Ind Inc.	73	SHR Precious Metals	68
B		Jebel Gems Inc. / Shri Diamond Inc.	30	Silver Palace Inc.	47
Bluestone Trading Co. Inc	29, BC	Jewelry Group	30	SimplexDiam Inc.	32
Box Brokers Group	73	K		Snap Software, Inc.	24
Bravo Store Systems	22, 23	Kassoy	51	Socal Safe Company	75
Burrell Printing	4, 51	L		Solitaire NY Inc	32
C		LePrix Wholesale	53	Sparkle & Dazzle LLC	32
Campco	53	LoanCenter.com	21	Stallcup Group	38, 39, 46
Carat World Inc DBA Brilliant Elements	44	M		Stardimon Inc.	35
Chronotize	70, 71	M&M Merchandisers	56	Stuller	56
Classic of NY	53	Mandel Distributors	56	Sundiam Inc.	35
Craft Diamonds	29	Manhattan Gold & Silver, INC.	65	SYK Gold	47
D		Marshall & Sterling	41	T	
Data Age Business Systems	23, 25	McLarens	41	Tangible Investments, Inc.	23
David H. Fell & Co	61	Metro Door LLC	75	Text Request	24, 26, 27
Di-Moksh Diam, Inc.	29	Mid-States Recycling & Refining	65, 69	Textmechat	50
Diaglow LLC	29	Midsouth PM	31	The Luxury Bee	58
Diamond Dudes	29	Midwest Closeouts	44	Thermo Fisher Scientific	14
Diatrendz	30	Mirc, LLC.	54, 55, 56	Tiger Wireless/ Tiger BuyBack	58
Digital Asset Brokers	37, 40	MKS Supply LLC	11	Times Past and The Vintage Contessa	23
Dillon Gage Metals	60, 61	myGEMMA	47	Truth Jewel INC	35
DLight Refiners, LLC	61	N		Two Authenticators (2a)	52, 58
E		National Pawnbrokers Association	51	U	
Electronic Transfer Inc.	19	National Shooting Sports Foundation	13	United Precious Metal Refining	66, 67, 69
Elemental	62	Nikos Jewelry Inc.	47	Upstate Coin & Gold	58, 59
Entrupy	14, 15	Nisha Design Inc.	47	USA Trade Inc.	35
Eyeson Digital, LLC	74, 75	Noble Metal Refining	65	W	
F		Noble Metal Services, Inc.	68	Watch Certification Services of America	14
FCP Diamonds dba Arazi Frye Diamonds	30	P		Wexler Insurance Agency now part of JM	
Fleek	53	Padmavati Exports, Inc.	8, 31	Insurance Agency Partners	41, IBC
FlexApproved powered by Terrace Finance	19	Palak Diam Inc.	31, 33	Williams Gold & Silver LLC	69
Fortis	21	PawnBroker Financing	20, 21	Y	
G		PawnInsurance.com/Union Life & Casualty	41	Yehuda Diamond Company	42, 43, 50
Garfield Refining	62	PawnMate Inc.	24	Z	
GemLightbox	48, 49	Pawnshop Consulting Group, LLC	37	Z's Jewelry Creations	47
Gemological Institute of America (GIA)	IFC-3, 18, 36, 37	PawnTrain	38		
General Refining Corporation	62	PawnTrust	71		
Giftcash	71	Pease & Curren	68		
Global Liquidators	44	Podium	71		
GunBroker.com	11	Polygon	34, 49		
Guns.com	11	Precious Metal Refining Services Inc.	68		

EST 1913
**Jewelers
Mutual**[®]
G R O U P

+


Wexler Insurance
Agency, Inc.

Wexler Insurance Agency is now part of Jewelers Mutual Group.

Bold things happen when two experts come together,
like expanded reach, flexibility and innovation.

Wexler Insurance Agency has been continuously insuring pawnbrokers since 1968. See for yourself how our Pawnbroker Package Policy is tailored to your specific needs, and learn how other offerings from Jewelers Mutual can move your business forward.

WexlerInsurance.com/Pawnbrokers
For a personal consultation, call 305-445-5050.

You haven't **SOLD** it,



because we
haven't **SEEN** it!

BLUESTONE TRADING COMPANY INC.



440-442-7280

hello@bluestone-trading.com

Make room for the new by selling us the old.