

# National Pawnbroker

OFFICIAL PUBLICATION OF THE NATIONAL PAWN

ASSOCIATION

SPRING 2024



**NPA LEGISLATIVE  
CONFERENCE**  
MAY 14-15

- **The Road to 100:** Advocacy in Numbers
- **FinCen Never Sleeps:** 3 Crucial Compliance Actions for 2024
- **One Note at a Time:** The Scott Paulsen Story
- **Pawn Expo:** Boost Your Bottom Line



## Strings of Hope

How Pawnbrokers Brought  
the Music Back to Maui



# 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://GIA.edu/iD100)



# GIA®

© GIA 2024. GIA, the GIA logo, and GIA iD100 are registered trademarks of Gemological Institute of America, Inc.

PASS



GIA®





## Another Five Pawnshops Sold!

**Stallcup Group facilitates the sale  
of five stores in Danville, VA!**



**December 2023** | Stallcup Group, Inc., an Exit Strategy Consulting firm, is excited to share our successful involvement in the sale of **Riverside Pawn**, an independent pawn shop chain in Danville, Virginia. We were the exclusive financial advisor to the seller, ensuring a smooth and profitable transaction. Choose Stallcup Group for your exit strategy needs and achieve success.

## CORE VALUES You Can Count On

### **We Start With the Hard Data**

To enter the ring and negotiate with a buyer and get the best price for your pawn business, you need your shop in its best shape.

### **As the Market Shifts, So Do We**

Stallcup Group knows how to keep your pawn shop marketable; staying on top of the shifts while maintaining flexibility that keeps the communication with buyers on equal footing.

### **Analysis and Results Driven Marketing**

Having a representative that understands the true value of your pawn shop and is aware of your own vested interests is critical. Using tangible, data-driven analysis with multiple buyers, Stallcup Group takes negotiation out of the selling/closing process and keeps the discussion favored on your side of the table.

## Another Three Pawnshops Sold!

**Stallcup Group facilitates the sale  
of three stores in Austin, TX!**



**December 2023** | Stallcup Group, Inc., an Exit Strategy Consulting firm, announced its successful facilitation of the sale of **Texas Pawn & Jewelry**. Texas Pawn & Jewelry is an independently-owned business comprised of three pawn shops located in Austin, Texas. Stallcup Group served as the exclusive financial advisor to the seller in this highly successful transaction.



## Another Two Pawnshops Sold!

**Stallcup Group facilitates the sale  
of two stores in Washington, D.C.!**

December 2023 | Stallcup Group, Inc., an Exit Strategy Consulting firm, announced its successful facilitation of the sale of **Top Dollar Pawn Brokers**. Top Dollar Pawn Brokers is an independently-owned business comprised of two pawn shops located in Washington, D.C. Stallcup Group served as the exclusive financial advisor to the seller in this highly successful transaction.

### **We Represent You, The Owner**

Stallcup Group's history started in the pawn industry. Having experienced both sides of the negotiation table, we understand how to use your knowledge as a pawn shop owner to fuel and optimize your selling power.

**Contact us today for a no  
obligation discussion about  
your unique situation.**

**Steve Stallcup**  
[steve@stallcupgroup.com](mailto:steve@stallcupgroup.com)  
**817.479.3880**  
[stallcupgroup.com](http://stallcupgroup.com)



**FREE DOWNLOADS!**

**Visit our website for our Sales  
Preparation Checklist and  
5-Step C.A.R.E. Closing Process  
absolutely FREE!**

## One Pawnshop Sold!

**Stallcup Group facilitates the sale  
of one store in Baltimore, MD!**

December 2023 | Stallcup Group, Inc., an Exit Strategy Consulting firm, announced its successful facilitation of the sale of **Poplar Jewelry & Pawn**. Poplar Jewelry & Pawn is an independently-owned business comprised of one pawn shop located in Baltimore, Maryland. Stallcup Group served as the exclusive financial advisor to the seller in this highly successful transaction.



# UNCLE DAN'S UPDATED THEIR JEWELRY DISPLAYS



"The two locations using our new Box Brokers displays saw a 14% increase in 4th quarter jewelry sales compared to 2022."

-Danielle Foster, Uncle Dan's Pawn, TX



- Faster set up and put away saves time and money
- Sleek and modern design entices more shoppers to spend
- Displays make my jewelry look like its worth more
- Magnetic bases and trays stay neater and more organized
- Associates can find favored pieces more easily
- Displays to hold all my jewelry types
- Displays clean up easily for long life

**SCAN TO SEE MORE OF UNCLE DAN'S CASE STUDY.**

CALL TODAY TO LEARN HOW BBG CAN HELP YOUR SHOP.



SCAN ME

**BBG**  
BOX BROKERS GROUP

boxbrokersgroup.com (800) 809-3868

**SMARTPRO™**

# Forging New Paths for a Stronger Pawn Industry



**As we navigate the ever-evolving landscape of our industry, one thing remains constant: our strength lies in our connections.**

**At the NPA,** we are laser-focused on cultivating and enriching relationships that benefit not just individual members, but the entire pawn industry.

**Here's how we're putting this into action:**

**Enhanced Communication with Vendors:** Through initiatives like our recent vendor town hall, we're creating a direct line of communication with the companies who serve our industry, ensuring their voices are heard and their needs are understood. These interactions allow us to exchange valuable insights, address critical issues, and ultimately work together to develop solutions that benefit everyone.

## **State Association Collaboration:**

We are actively strengthening our collaboration with the state associations. By establishing regular meetings and fostering open dialogue, we can share best practices, address regional concerns, and advocate for the industry with a unified voice. This collaborative approach strengthens our collective impact, ensuring the interests of pawnbrokers nationwide are represented effectively.

**Expanding Our Network:** We're not limiting ourselves to the pawn industry. We're attending and building relationships at adjacent industry events like retail shows, the NRF show, jewelry shows, and even the NSSF SHOT show. This allows us to explore new opportunities, forge strategic partnerships, and ensure the pawn industry's voice is heard in broader discussions.

**At the NPA, we are laser-focused on cultivating and enriching relationships that benefit not just individual members, but the entire pawn industry.**

**By fostering these connections, we aim to achieve:**

**Enhanced access to resources and tools:** Through collaboration with vendors and other industries, we can secure better deals for NPA members

on products and services, gain access to cutting-edge technology, and share industry insights.

## **Stronger legislative advocacy:**

By working together with state associations and other industry groups, we can amplify our voice and advocate for policies that benefit the pawn industry and our communities.

**Innovation and growth:** By connecting with diverse stakeholders, we can stay ahead of industry trends, identify new opportunities, and ultimately, drive the pawn industry forward.

I encourage you to be a part of this vibrant network. Attend our events, connect with your state association, and participate in our online forums. Together, we can build a stronger, more prosperous future for the pawn industry. I hope to see you at the Legislative Conference in May – come stand with your fellow pawnbrokers on Capitol Hill!



Sincerely,

*Johnny Whiteside*

**Johnny Whiteside**  
NPA President

**P.S. Don't forget to share your thoughts and ideas! We value your input and want to ensure the NPA continues to serve your needs effectively.**

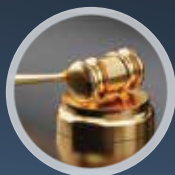


**RAPAPORT**® | AUCTIONS

# TURN YOUR MELEE & SINGLE STONES INTO CASH

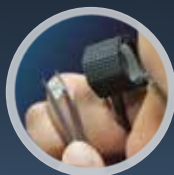
**SAFE. EASY. QUICK TURNAROUND.**

Trusted by thousands of pawnbrokers worldwide  
to get the highest cash market prices for their diamonds.



#### Consistent Cashflow

Get the highest cash market  
prices every month



#### Work With A Trusted Partner

Rapaport's world-renowned experts  
oversee the entire process



#### Personal Service

One-stop-shop providing boiling,  
sorting, certification & consulting



**YOUR DIAMONDS ARE  
IN SAFE HANDS**

**Start Selling Today!**  
[rapaportauctions.com/sell](http://rapaportauctions.com/sell)  
+1-800-488-9108



## TABLE OF CONTENTS

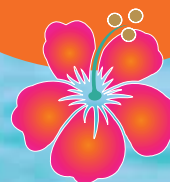
### Featured Articles

- 7 Letter from the President
- 11 Message from the Executive Director
- 14 Board of Directors
- 17 GRC: Privacy Under Fire
- 19 GRC: Protecting Pawn from Serious, Outside Threats
- 20 GRC: Cliff's Notes From Capitol Hill
- 23 Strings of Hope: How Pawnbrokers Brought the Music Back to Maui
- 29 HR Corner: Navigating Human Resources Compliance in 2024
- 32 Compliance Corner: 3 Crucial FinCEN Actions for 2024
- 34 Gun Trusts 101: The Basics
- 37 In The Know with the NPA Young Professionals
- 38 One Note at a Time: The Scott Paulsen Story
- 41 Trusted Industry Partners
- 42 State Associations Updates
- 45 Boost Your Bottom Line at Pawn Expo 2024
- 46 People of Pawn: Tawnya and Sarah Pearson, Pawn Central

"Rebuilding is a huge challenge, and I wondered what [I] could do. And I thought, I can do ukulele."

*From Strings of Hope: How Pawnbrokers Brought the Music Back to Maui*

Pages 23, 26



### Ad Index

12	Arch Crown, Inc.	8	Rapaport Auctions
BC	Bluestone Trading Company Inc.	10	So Accurate Group
6	Box Brokers	4,5	Stallcup Group Inc. Exit-Strategy Consulting
16,35	Bravo Store Systems	13	Stuller, Inc.
12	Burrell Printing	21	United Precious Metal Refining, Inc.
31	Electronic Transfer	IBC	Wexler Insurance Agency now part of JM Insurance Agency Partners
15	GemFind	24,25	Yehuda Company
IFC,3	Gemological Institute of America (GIA)		
18	Jack Hunt Coin Broker Inc.		
44	JAGi Lab		
15	Mid-States Recycling & Refining		
22	MIRC LLC.		
27	Padmavati Exports, Inc.		
43	Pawnbroker Financing		



**Subscribe to This Week in Pawn**  
Keeping you informed and ahead of the curve.  
Delivered to your inbox weekly.



**So Accurate**  
REFINING SERVICES

# Your **Trusted** Refining Solution

*“Exceptional service and impeccable integrity over our 25 year relationship.”*

– Rachel Wilen  
GEM Pawnbrokers



## **Gemstone Recovery Services**

So Accurate operates one of the largest gemstone operations in the country. Over the past 35 years, So Accurate has processed 3+ Million Diamond Carats and sold more than \$1 Billion in Gold. Experience matters.



## **Trusted partner to luxury brands around the world**

By working with some of the biggest brands, So Accurate has earned a reputation for professionalism and integrity in the precious metals industry.



## **State-of-the-art modern facility**

So Accurate melts, refines, and assays all in house under one roof. Our in house state of the art lab ensures timely and precise assays.

MELTING

|

SWEEPS REFINING

|

ASSAY ANALYSIS

|

GEMSTONE REMOVAL

**212-465-8082**

|

**soaccurate.com**



# Charting the Course for Growth & Advocacy

*Together, we can make a lasting difference in the lives of those we serve.*



**I hope this letter finds you well and filled with enthusiasm and commitment to our cause as we embark on another year of meaningful work at the NPA.**

As we reflect on the past year's accomplishments and challenges, I'd like to share with you the annual goals and vision for the National Pawnbrokers Association in 2024.

Our mission to serve and support pawnbrokers nationwide remains at the core of everything we do. The challenges we face as an industry strengthen our resolve, emphasizing the importance of our work and the resilience of our pawn community.

**In 2024, we aim to achieve the following key goals:**

## **Growth of the Association**

**Membership Base:** This one key component is at the center of everything we strive to accomplish at the NPA to protect and serve the pawnbroking community nationwide. There IS strength in numbers.

## **Expansion of Programs and Services:**

Increase the reach and impact of our existing programs. This includes our NPA peer groups, our communication platform for members, and partner programs.

**Pursue new mission-driven initiatives that meet community needs.** This includes education for our members, as well as improved vendor partnerships.

## **Community Engagement and Awareness:**

- Improve the perception of pawn in communities nationwide through targeted outreach efforts.
- Collaborate with local partners to raise awareness about our mission and programs.

## **Sustainability and Financial Health:**

- Diversify funding sources to ensure financial stability.
- Implement cost-effective strategies to maximize the impact of every dollar raised.

## **Advocacy and Policy Influence:**

- Engage in advocacy efforts at both the state and federal levels to educate lawmakers about the positive impact of pawn.
- Build strategic partnerships with policymakers and influencers to amplify our impact.
- Continue communication with state leaders, keeping them informed about legislation that could impact their business.

## **Volunteer and Stakeholder Engagement:**

- Retain a diverse group of volunteers to support our programs.
- Foster strong relationships with stakeholders, recognizing their invaluable contributions.

As we pursue these goals, we acknowledge the importance of collaboration and the collective effort of our dedicated team, volunteers, partners, and supporters.

Our mission to serve and support pawnbrokers nationwide remains at the core of everything we do.

Together, we can make a lasting difference in the lives of those we serve.

I invite each of you to join us on this journey and contribute your time, talents, and resources to help us achieve our goals. If you are reading this today and are not a member of the NPA, I urge you to join us. Every dollar we earn here at the NPA is reinvested to serve and support YOU and your pawn business. **HELP US HELP YOU.**

*Thank you for your unwavering commitment to our mission. I look forward to celebrating our shared successes throughout the coming year.*

Sincerely,

**Kristen Williams**  
NPA Executive Director



# PAWN TICKETS

For All Pawn Programs

Pawn Tickets  
Sales Receipts  
Custom Contracts  
Laser • Dot Matrix • Manual  
GM & Jewelry Roll Labels  
Promotional Items

800-531-5234

WWW.BURRELLPRINTING.COM

# BURRELL

Three Time NPA Associate Member of the Year.

# National Pawnbroker

## KRISTEN WILLIAMS

Executive Director

Kristen@nationalpawnbrokers.org

## BUSINESS DEVELOPMENT

### JODY KUDLESS

Director of Business Development

Jody@nationalpawnbrokers.org

### ELENI BRANDT

Business Development Associate (PT)

Eleni@nationalpawnbrokers.org

### DAVID LAFLEUR

Digital Content & Promotions Specialist (PT)

David@nationalpawnbrokers.org

## EVENTS

### CHRISTY NORCROSS

Events Director (PT)

Christy@nationalpawnbrokers.org

### VERONICA COSTANZA

Events Support Associate (PT)

Veronica@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 (PT)

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](mailto: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.

## ARCH CROWN... for all your tagging needs!

Maximize your merchandising efforts before, during and after the sale with distinctive stock, custom and pre-printed tags and labels. Arch Crown tags and labels are your most cost effective tools for name recognition.

- Barcode Packages
- Computer Tags
- Thermal Transfer Printers
- Ring Tags
- String Tags
- Earring Cards
- Molded Tags
- Custom Printed Tags and Labels

Clear, adhesive-free tail

NEW!

TT306C

Pre-Printed Secure-Lock Molded Tags

NOT RETURNABLE IF TAG IS REMOVED

SALE

14KT GOLD

14KT GOLD

14KT GOLD

Stock Plastic String Tags

Tent and Stand Tags

Pre-Printed Promotional Tags & Labels

Plastic Ring Tags

Your name/logo printed here

Arch Crown Inc. Building Positive Images for Business

FREE Samples | NEW Catalog  
Tech Support | 800-526-8353  
[www.ArchCrown.com](http://www.ArchCrown.com)

Follow us...

460 Hillside Avenue, Hillside, NJ 07205 | 800-526-8353 | [info@ArchCrown.com](mailto:info@ArchCrown.com) | [www.ArchCrown.com](http://www.ArchCrown.com)



AMERICAN OWNED & OPERATED SINCE 1970

# Invest In Your Future

Be confident in your investment of SCS-Certified 100% recycled platinum bars with 999.5 purity — all backed by the Stuller Value Exchange.



Shop now at  
**[Stuller.com/PlatinumBar](https://Stuller.com/PlatinumBar)**



**[Stuller.com](https://Stuller.com)** | 800 877 7777

## 2024 Executive Officers



**Johnny Whiteside**  
**President**  
Kendale Pawn Shop  
Sanford, NC



**Boyd Naylor**  
**Immediate Past President**  
Bali Credit Corp  
San Antonio, TX



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



**Bill Dawson**  
**Vice President**  
LDPM Inc.  
Morrisville, NC



**Michael Goldstein**  
**Treasurer**  
Empire Loan  
Boston, MA



**Kristen Williams**  
**NPA Executive Director**  
Victor, NY

## 2024 Board of Directors

**Beth Anundi**  
Capital Pawn  
Salem, OR

**Tim Collier**  
Pacer, Ltd.  
Little Rock, AR

**Lisa Little**  
Fieldstone Jewelry & Pawn  
Conyers, GA

**Scott Tiemann**  
Central Mega Pawn  
Ontario, CA

**Robert Barnett**  
Elk River Trading Co.  
Fayetteville, TN

**Jay Dunbar**  
Superior Pawn Company  
Hampton, VA

**Christopher McCarthy**  
Lowell Jewelry & Loan  
Lowell, MA

**Anthony Vanegas**  
Sunbelt Pawn  
Houston, TX

**Randi Butterfield**  
Big Dog Pawn  
West Jordan, UT

**Perry Lewin**  
Decatur Jewelry & Pawn  
Decatur, IL

**Jeremy Powell**  
BJ Pawn & Gun  
Denham Springs, LA

**Jeff Wilhelm**  
National Jewelry & Pawn  
Raleigh, NC

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

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

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







# CONFIDENCE



I've used Mid-States Recycling & Refining for 20 years. Mid-States is accurate in their assays and they have a very quick turnaround. I never have to worry about the check bouncing. I love the staff. They are exceptional in keeping me informed with what my lot is doing and how it's moving through the process."

Kelly Swisher | Arlington Jewelry & Pawn | Arlington Heights, IL

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.

**Confidence. Trust. 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](http://www.MidStatesRecycling.com)



**The Jewelry & Pawn Industry's Top Digital Agency**  
*Serving the Jewelry Industry since 1999*

*Shopify Websites for Jewelers & Pawn Shops*  
+  
*Digital Marketing Services*



**Book Your Complimentary Consultation!**

(800) 373-4373 | [www.gemfind.com](http://www.gemfind.com) | [sales@gemfind.com](mailto:sales@gemfind.com)



# **PAWNBROKERS SAY HELLO TO YOUR DREAM TEAM**



**A NEW ERA OF INNOVATION**

**FOR PAWNBROKERS, BY PAWNBROKERS**



# Privacy Under Fire

New Bills Raise Alarm on Gun Tracking, Financial De-risking



**Kathy Pierce**  
NPA Government Relations Liaison

## Pawnbrokers started off the year facing S. 3549, Predatory Lending Elimination Act, a national rate cap 36% MLA style bill.

As of the time of authoring this article, the bill has been read twice and referred to the Committee on Banking, Housing and Urban Affairs. This introduction gave Team GRC insight into how busy 2024 will be, and it has been busy!

As discussed earlier this winter, Social Credit Scores and Merchant Codes are used to profile businesses and customers that may sell or buy firearms and accessories.

A Social Credit Score is a new way of bank de-risking. Its origin began in China in 2020 to help the Chinese Government during Covid.

Currently, certain states are introducing "Equality in Financial Services" bills, which would prohibit Social Credit Scores when applying for an account at a bank.

Those states are:

- ▶ Tennessee
- ▶ Kentucky
- ▶ South Dakota
- ▶ Arizona
- ▶ Georgia
- ▶ Nebraska
- ▶ Iowa
- ▶ West Virginia

Merchant Codes, used when a customer buys a firearm or accessory, begin a way to track and therefore give up the right to privacy. States that are introducing bills to prohibit the use of Merchant Codes:

- ▶ Tennessee
- ▶ Iowa
- ▶ Oklahoma
- ▶ Kansas
- ▶ Arizona
- ▶ Utah
- ▶ Indiana
- ▶ New Hampshire
- ▶ Michigan

Two states stand out with bills that would require Merchant Codes – Colorado and New York.



Secretary of Treasury, Janet Yellen, testified to the Senate Banking Committee on February 8, 2024 on FINCen encouraging and requiring merchants to use Merchant Codes. This creates a database for the Treasury Department on Firearm Ownership. Team GRC is continually watching the topic as it concerns the right of privacy for businesses and your customers.

Other issues in state bill tracking this winter have been: Pawn store requirements for two forms of ID (New York), minimum wage increase (Mississippi), and several states introducing bills that would make purchases of silver and gold bullion and silver coin tax-free, and helping Georgia pawnbrokers with their regulations, keeping Pawn and Title Loans separate from each other.

As we get ready for the NPA Legislative Conference (May 14-16 in D.C.) and Pawn Expo (July 21-25 in Las Vegas), I continually watch Legislative State Bill Tracking and will keep members informed of changes in proposed bills and passage of legislation. If you have any questions, please email me at [Kathy@nationalpawnbrokers.org](mailto:Kathy@nationalpawnbrokers.org).



Merchant Codes  
[begin] a way to  
track—and therefore  
give up—the right to  
privacy.



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](http://www.JackHunt.com)





# Protecting the Pawn Industry from Serious Outside Threats



**Bill Dawson**, GRC Committee Chair

**As I sit here contemplating the first weeks of 2024, I find the number of existential threats to our industry almost overwhelming.**

Every year, thousands of legislative actions are introduced across the country, each with the potential impact on pawn businesses. A law proposed in one state many times is taken up by others and/or used as fodder for national legislation. Special interest groups often disguise their true motives. Funded by those who seek our industry's demise, they exploit consumer concerns, twist the truth and outright lie to advance their agendas. Their goal? Eliminating competition, not protecting your customers.

We've seen this firsthand. Partnering with state associations, we've fought against harmful legislation targeting rate caps, threatening individual privacy, prompting bank discontinuance, and imposing ATF/firearm regulations. These types of legislation battles highlight the constant pressure we face, and the need for participation in protecting our industry.

The NPA Government Relations Committee (GRC) defends the pawn industry with a three-pronged monitoring and action strategy: Legislative, Regulatory and Legal.

NPA Lobbyist, Cliff Andrews, constantly monitors what is happening on *The Hill*. He fosters relationships with legislators and their staffs. This includes educating them on our business. Many of our lawmakers have only a sparse idea of what we truly do. Cliff's "Pawn 101" work gets repeated at least every two years with the legislative cycle, sometimes more as key staffers change. Once established, maintenance of these relationships is essential. Not only does Cliff maintain relationships with those who support us, he stays in touch with those who may not. It is crucial we remain a step ahead of legislation that could negatively impact our business.

Given the multitude of federal regulations covering our industry, identifying which and to what extent these regulations apply is vital.

The NPA Regulatory Consultant helps us navigate compliance minefields by analyzing existing regulations, explaining enforcement, and crafting responses to new regulation proposals. Because regulators often have an inaccurate view of what we do, we must contextualize the interests of our business and our customers. How we inform and defend ourselves in these circumstances is vital to the long-term survival of the pawn business.

At the NPA, we leverage a monitoring service to track state legislation nationwide. Our GRC Liaison, Kathy Pierce, identifies relevant bills and alerts impacted members along with those in that state who can act. This crucial effort involves sifting through a flood of new bills using keyword filters and other criteria. It is no easy task, especially during busy introduction periods as most

The [GRC] defends the pawn industry with a three-pronged monitoring and action strategy: Legislative, Regulatory and Legal.

state legislatures have similar cycles. Kathy is the first place you can turn to with a question or concern about a GRC issue. You are largely the eyes and ears network that keeps us informed about what is happening nationwide. If you become aware of an issue, please contact Kathy\* and she will determine who can address the matter.

\*Kathy@nationalpawnbrokers.org

## Your Voice Matters

One of the many things you can do as an individual is to participate in the annual Legislative Conference. This year's conference (May 14-15) is an opportunity to socialize with your fellow pawnbrokers, learn about and discuss issues of the day, and meet your elected representatives. We had a large participation last year and I hope we can have even more members attend this year.

If you have questions about the conference or anything GRC-related, please contact me or Kathy Pierce, our GRC Liaison. I look forward to seeing you there.

**Billy Dawson**  
GRC Chair

Cliff's Notes:

# Congress Kicks Off New Session with Bumpy Outlook for 2024



*Cliff Andrews, CapCity Associates*

Recently, House and Senate members returned to Washington, D.C. from a short holiday recess to begin the second session of the 118th Congress. Right out of the gate, controversial issues have gripped the landscape as the debate continues over federal government funding legislation and a supplemental spending package for Israel and Ukraine that includes immigration reform. Deliberations on these bills are further complicated as the House is seeking to impeach Homeland Security Secretary Alejandro Mayorkas and possibly the President. All these factors are set against the Fall elections, which further increases tensions among policymakers.

It is fair to predict that little lawmaking will occur for the remainder of the year. The tight balance of power in both the House and Senate means Republicans and Democrats will have to work together to make any progress on

**In addition to these bills, the NPA is especially monitoring developments on federal rate cap legislation.**

legislation. For the NPA, this gridlock provides a great opportunity to go on offense and continue building relationships before we need them. The foundation for building a relationship is education about pawn and this has been a repetitive process in D.C. for many years. This background knowledge helps Members of Congress and their staff, who are inundated with issues, understand how pawnbrokers assist hard working Americans every day.

While we work on education offense, the NPA remains focused on defensive efforts. In particular, we have been advocating for legislation that would help deter bank de-risking of pawn accounts. We support H.R. 2891, the SAFE Banking Act which would establish criteria for banking regulators to terminate bank accounts. Also, we support H.R. 2743/S. 293 the Fair Access to Banking Act that would require a bank to provide written justification as to why it is denying a person financial services.

In addition to these bills, the NPA is especially monitoring developments on federal rate cap legislation. This defensive effort is comprised of

daily monitoring of any movement on bills or discussion in policy forums such as hearings. Also, we meet with members of the relevant committees of jurisdiction, including the House Financial Services Committee and the Senate Banking Committee, to explain how a one-size-fits-all APR rate cap bill would harm pawn customers. The House has no legislation yet, but the Senate has two bills: S. 2730, the Protecting Consumers from Unreasonable Credit Rates Act by Sen. Durbin and S. 3549, the Predatory Lending Elimination Act by Senator Reed.

The bill with the most support is S. 3549 which has 17 Democratic cosponsors. This 36% all-in APR MLA style cap legislation would put most pawnbrokers out of business. Fortunately, this bill will not be passed this year as there are not enough votes in the Senate and the House would never formally consider the legislation. However, the coalition of interests behind this bill has grown over the years and presents a real threat that we must continue to defend against. Furthermore, it is important to note that sooner or later the balance of power in Congress will shift enabling possible passage of this measure, so pawn must have established connections to ensure that we are protected.

Please plan to join us in Washington, D.C. in May for the NPA's annual Legislative Conference to make your voices heard and to develop essential relationships with your elected officials!





# 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](http://www.UnitedPMR.com)







# YOUR ONE STOP SHOP

FOR QUALITY INSTRUMENTS & ACCESSORIES



## WIDE SELECTION

Save time - purchase from one source.

## QUALITY

Refurbished & New Instruments.

## RETAIL READY

Just unbox and sell.

MIRC, LLC is:



NASHVILLE  
GUITAR WORKS

209 Gothic Court, Suite 104 Franklin, TN



(615) 771-7135



Visit [www.mircweb.com/pawn](http://www.mircweb.com/pawn)





# Strings of Hope:

## How Pawnbrokers Brought the Music Back to Maui



**Maui's August 2023 wildfires brought unimaginable devastation to the island, tearing through the historic town of Lahaina and leaving ashes in the place of thousands of buildings.**

Over 100 lives were tragically lost, marking the country's deadliest wildfire in over a century. NPA member Richard Dan knows the pain all too well. He resides in Wailuku and owns the island's oldest pawn store, Kama'aina Loan and Cash For Gold. His daughter-in-law, Sarina, was one of the victims of the Lahaina fire.

**"No one who lives on the island was untouched by the fires," said Dan.**

In the wake of the wildfires, the little bit of business coming through Dan's store was from people looking for replacement 'ukulele.

"On Maui, they are like comfort food," he said. "When you feel happy, you want to play the ukulele. When you are sad, you want to play the ukulele."

Dan, who is also Vice President of the Hawai'i Pawnbrokers Association, said pawnbrokers from all over the country reached out to ask how they could help. That's when he got an idea.

"I cannot replace the homes that were destroyed," said Dan, "but my friends in the pawn industry – here and on the Mainland – can replace a lot of the ukulele."

When the NPA called to offer support, Dan shared his idea: donate hundreds of 'ukulele to help displaced families in Lahaina cope with the trauma from the wildfires. The instruments would cost roughly \$20,000 and needed to be ordered in the next three weeks.

**So, the NPA got to work.** Within 24 hours, they put the word out and

jumpstarted a nationwide fundraiser, Pawnbrokers for Maui, to cover the cost of the instruments. Pawnbrokers and industry partners stepped up immediately.

As a result of the campaign, Dan had more than 400 ukulele to give to children at Lahaina schools who lost their homes in the August wildfires.

Though the fundraiser met its deadline, Dan still had to sort out the logistics of distributing the ukulele to a community that was still very much in recovery mode. It took months to coordinate with the local schools.

**Finally,** just a week shy of Christmas, the day came.

continued on page 26





**YEHUDA**

**Introducing**

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

**YEHUDA DIAMOND COMPANY · NY**

**[www.yehuda.com](http://www.yehuda.com) · +1.212.221.5985**

**IDO IZKOVICH · PAWN INDUSTRY**

**[ido@yehuda.com](mailto:ido@yehuda.com) · 702.523.6982**

**SCAN TO VISIT**

**[www.yehuda.com](http://www.yehuda.com)**





## DR. WATSON

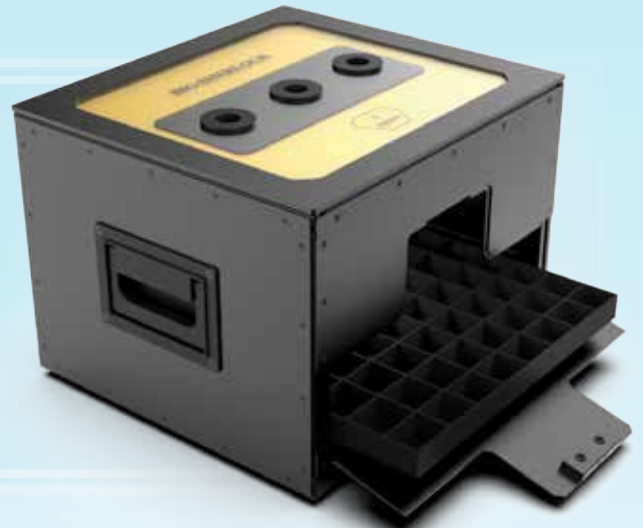
Only **\$2,795**

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.





## Strings of Hope, continued

On Saturday, Dec. 16, Santa Claus—under the guise of a kind local pawnbroker—showed up at Hanaka’ō’ō Beach Park with his arms full of gifts. In under two hours, Dan and his staffers and volunteers distributed 350 Ohana ukulele to Lahaina school children on behalf of the NPA and Hawai’i Pawnbrokers Association.

“We were serenaded by kids and their parents,” said Dan. “A teacher picked up 27 ‘ukulele for her class and she was in tears of joy.”

NPA Executive Director Kristen Williams said, “We are honored to partner with Richard Dan and the Hawai’i Pawnbrokers Association on this fundraiser. We know that many people on Maui are struggling right now, and the very fabric of pawnbroking is to support our neighbors when they need it most.”

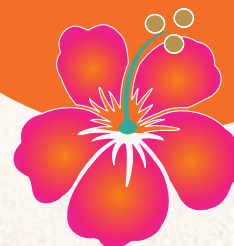
Williams called the Pawnbrokers for Maui initiative ‘a gesture of kindness to bring joy back to a community that has lost so much.’

“You saw the stories, you saw the pictures of the devastated neighborhoods,” said Dan. “It was shocking. In almost every burned house, there was a ukulele, maybe several. Rebuilding is a huge challenge, and I wondered what [I] could do. And I thought, I can do ukulele.”

**The NPA would like to extend its deepest thanks to all who contributed to this tremendous, heartfelt effort.**



“Rebuilding is a huge challenge, and I wondered what [I] could do. And I thought, I can do ukulele.”



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



## WE BUY DIAMONDS

MELEE, BREAKOUTS, BROKEN OR  
LEFTOVER DIAMONDS, AND GIA STONES  
ANY SIZE, QUANTITY, QUALITY OR SHAPE



# PADMAVATI EXPORTS INC.

A FOURTH GENERATION LEGACY



OFFICIAL MEMBERS OF



VISIT US AT

**JCK** | LAS  
VEGAS

May 31 - June 3, 2024,  
Las Vegas, Booth: #5036



July 22 - 24, 2024,  
Las Vegas



October 6 - 9, 2024,  
Las Vegas

15 west, 47th Street,  
Suite No. 404, New York,  
NY, 10036. Tel (212-896-0544).  
[padexp@gmail.com](mailto:padexp@gmail.com)

Contact: Mukesh Shah/Senil Shah  
+91 9174 454 383

NEWYORK • MUMBAI • DELHI • KOLKATTA • SURAT • DUBAI • HONGKONG



THURSDAY, JULY 25



12:45 PM - 2:30 PM | EXHIBIT HALL

# LEGENDS *Unleashed*



FULTON



MACK



MOULTON



SHOCKET

MODERATOR



WHITEHEAD

Join us for this **DO NOT MISS SESSION** at Pawn Expo 2024. Step into the exhilarating world of pawnbroking as industry titans unite in a dynamic and insightful discussion. This session is bound to be insightful, educational and entertaining! Plan to stick around for the final day of Pawn Expo for this highly anticipated finale to the show. **This will be fun!**

NATIONAL PAWNBROKERS ASSOCIATION PRESENTS:



REGISTER TODAY AT [PAWNEXPO.COM](https://www.pawnexpo.com)



# Navigating Human Resources Compliance in 2024: Key Areas of Focus



Jamie Hasty, Vice President  
SESCO Management Consultants

As we step into 2024, the landscape of human resources compliance continues to evolve, shaped by technological advancements, shifting regulatory frameworks, and evolving societal expectations.

In this dynamic environment, organizations must remain vigilant and adaptable to ensure compliance across key areas. Let's delve into some of the critical compliance areas that HR professionals need to prioritize in 2024.

## 1. Data Privacy and Security:

With the rise of remote work and digital transformation, data privacy and security have become paramount concerns for HR departments. Compliance with regulations such as the General Data Protection Regulation (GDPR) and the California Consumer Privacy Act (CCPA) requires meticulous handling of employee data, secure storage practices, and robust cybersecurity measures to safeguard sensitive information.

## 2. Diversity, Equity, and Inclusion (DEI):

In 2024, there's a heightened focus on fostering diverse, equitable, and inclusive workplaces. HR professionals must ensure compliance with anti-discrimination laws and regulations while implementing initiatives to promote diversity and inclusivity in recruitment, hiring, training, and advancement opportunities.

## 3. Employee Well-being and Mental Health:

Recognizing the importance of employee well-being and mental health, HR departments are increasingly integrating wellness programs and support services into their compliance frameworks. Compliance efforts include adhering to laws protecting employee health information, providing mental health resources, and fostering a supportive organizational culture.

**4. Labor Law Compliance:** Staying abreast of labor laws and regulations is crucial for HR compliance in 2024. This includes compliance with minimum wage laws, overtime regulations, employee classification (e.g., exempt vs. non-exempt), and workplace safety standards enforced by agencies such as the Occupational Safety and Health Administration (OSHA).

## 5. Technology and Automation:

The adoption of HR technology and automation tools offers efficiency gains but also introduces compliance challenges related to data security,

algorithmic bias, and transparency in decision-making processes. HR professionals must ensure that technology solutions comply with regulatory requirements and ethical standards.

**6. Training and Development:** HR compliance extends to training and development programs aimed at fostering a culture of compliance, ethics, and professionalism within the organization. This includes training on sexual harassment prevention, diversity awareness, code of conduct, and other relevant topics tailored to the organization's industry and workforce.

**In conclusion,** HR compliance in 2024 encompasses a multifaceted landscape that demands proactive strategies, adaptability, and a commitment to ethical practices. By prioritizing these key areas and staying informed about regulatory changes and emerging trends, HR professionals can mitigate risks, enhance organizational resilience, and foster a culture of compliance and accountability in the workplace.

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



In this dynamic environment, organizations must remain vigilant and adaptable.



NATIONAL PAWNBROKERS ASSOCIATION PRESENTS:

# 2024 LEGISLATIVE CONFERENCE

The fight is not over yet. It's just begun.

**We won the battle, we didn't win the war.**

It's so important for all of you to

**get involved**

in the Legislative Conference because

we are the only ones that are going to protect ourselves.

**No one else is going to do it.**

~ Perry Lewin, Decatur Jewelry and Pawn

The road to 100 starts with you.

Join us and let's make history...again.

Visit [NationalPawnbrokers.org](https://NationalPawnbrokers.org) or scan the QR code to register today.



National Pawnbrokers Association®







# SESCO

## Management Consultants

### NPA MEMBER-EXCLUSIVE BENEFITS



#### ONLY FOR NPA MEMBERS!

Free SESCO HR hotline for day-to-day employment issues: policy development; employee disciplinary actions, terminations, or workers' compensation issues; compliance to federal and state employment regulations, and many other management and human resource matters.

NPA members call 804-931-6281 or e-mail [jamie@sescomgt.com](mailto:jamie@sescomgt.com).

#### Upcoming SESCO HR Webinars for NPA MEMBERS

- 5/23 Essential Skills of Leadership
- 8/29 How to Conduct Internal Investigation
- 11/7 The Employee Journey: Total Rewards for Ultimate Retention



#### 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

NON CASH  
**ELECTRONIC**  
TRANSFER, TRANSACTIONS INC.

800-757-5453 | [electronictransfer.com](http://electronictransfer.com)

**34**



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





FinCEN Never Sleeps:

# Crucial Compliance Actions for 2024

**Compliance never takes a holiday and neither do the folks at FinCEN.**

*Dave Girffiths, AML Gurus*

FinCEN (Financial Crimes Enforcement Network) is a Division of the Department of Treasury that is the clearinghouse for all-things compliance. Since enforcement is part of their name, we try to keep you alerted of anything that you need to know before it becomes a problem. Here are the three most noteworthy things as of the time of writing.

## 8300 Forms Must Be Filed Electronically Effective January 1, 2024

FinCEN allowed 8300 forms to be completed manually until now. Effective January 1, you are required to file them digitally. Manual reports will be returned to you, and you risk a late filing charge.

To file a form with FinCEN you will have to register with them via the BSA e-filing page. The instructions

there should be self-explanatory until the part that asks what agency you report to. Check the 'not-applicable' box and then move on. An 8-digit PIN will eventually be mailed to you, and you must keep this number in a safe place as you will need it to digitally sign your forms before you submit. Please, if you need to fill out these forms at all, get registered on the site long before you're due to file!

Beneficial Ownership Registration Must Be Completed Prior To 2025 All business entities (LLC or corporation) are required to register nationally with FinCEN. Entities formed before 1/1/2024 have until the end of 2024 to register. New entities (formed after 1/1/2024) must register within 90 days of formation. This is a requirement of the Corporate Transparency Act, enacted in 2021.

### Important things to know:

Registration costs nothing and takes less than 5 minutes.

- No ongoing filing requirement. Only update if there is a significant ownership change.
- The fine for not filing in time is \$500 PER DAY!
- The database is not searchable by the public.

Have a copy of each 25%+ owners driver's license ready to submit. website (FinCEN.gov/boi) has ample information to answer any questions you may have. The information required is minor compared to what the IRS and your Secretary of State already have. The challenge is that entities are formed at the state level. A federal depository for pertinent information would equip them with

## Crucial Compliance Actions, continued

better tools to combat the rampant use of shell companies by bad actors.

Keep in mind that this affects millions of business owners across the country, not just pawnbrokers. As with the 8300 registration though, please do not wait until the end of the year. This is a particularly dumb thing to get a fine for since it is so easy to do, and it costs nothing.

### Bank De-Risking Is Ramping Up in Parts East of The Mississippi River (For Now)

Not to be confused with the now-defunct Operation Chokepoint of

the Obama era, this is how banks manage their risk portfolio as required by their regulators. The easiest way to manage risk is to avoid it, and this is what Chase did to the pawn industry many years ago. Chase and several other big banks are now pulling the same stunt with coin and bullion dealers, so do not think this is over yet.

It is imperative that you have a current AML program in place. If you lose a bank account, you will likely be required to provide a copy of your program and your last independent review to get in at the new bank.

If your bank cancels you, it is vital that you contact Team GRC ([kathy@nationalpawnbrokers.org](mailto:kathy@nationalpawnbrokers.org)) with the information so they can plead our case with legislators.

We see a high volume of customers addressing compliance at the eleventh hour, only reacting when faced with consequences like bank account closure. The same goes for those who buy a program and then let it collect dust in a file cabinet. These requirements are real; if you do not meet them, you are not compliant.



These requirements are real; if you do not meet them, you are not compliant.

# GunTrusts 101

*Please be aware that this article is for informational purposes only and does not constitute legal advice. If you have any questions about gun trusts or other topics related to firearm laws, consult with an attorney.*

Tracy J. Willi and James N. Willi  
Firearm Law Attorneys  
Willi Law Firm, P.C., Austin, Texas  
Co-owners of [www.guntrustguru.com](http://www.guntrustguru.com)

## Many ordinary law-abiding citizens use gun trusts to own NFA firearms.

A well-drafted gun trust provides an efficient way to allow family and friends to be in legal possession of NFA firearms and avoids probate court for all of the firearms in the trust after the owner dies.

The National Firearms Act of 1934 (“NFA”) governs certain types of firearms including silencers (also known as suppressors or mufflers), short-barreled rifles (SBR’s), short-barreled shotguns (SBS’s), machine guns (also known as fully-automatic firearms), destructive devices (such as bombs, grenades, or rocket launchers), or any other weapons (AOW’s) that are capable of being concealed on the person and from which a shot can be discharged through the energy of an explosive. Most transfers of NFA firearms require payment of a \$200.00 tax to the Bureau of Alcohol, Tobacco, Firearms and Explosives (“ATF”).

When a person purchases an NFA firearm, the “transferor” (usually an FFL – federally-licensed gun dealer) fills out an ATF Form 4 Application requesting permission to transfer the NFA firearm. The purchaser is listed as the “transferee” on the ATF Form 4.

The transferor sends the Form 4 Application to the ATF with the fingerprints and photo of the transferee, along with \$200.00 for the tax. The ATF examiner approves the Form 4 Application by signing one of the pages of the Form 4 and sends that page back to the transferor. This is what everyone calls the “Tax Stamp.” The Tax Stamp is similar to a title certificate to a car—it is the official U.S. government-issued document that identifies one specific make, model, and serial number of NFA firearm that is owned by the transferee. If the person buys the NFA firearm as an individual, that person’s individual name will be listed as the transferee on the Tax Stamp. This means that he or she can never allow any other person to use or possess the NFA firearm outside of his or her direct physical presence.

If the NFA firearm is purchased using a gun trust, then the gun trust will be listed as the transferee on the ATF Tax Stamp. Only the “responsible persons” on the trust submit fingerprints and photos for the Form 4 Application. In



**A well-drafted gun trust provides an efficient way to allow family and friends to be in legal possession of NFA firearms....**

(owner of the trust assets) and any trustee (manager of the trust assets) are considered the only “responsible persons” under the ATF’s definition and the beneficiaries or successor trustees are usually not considered “responsible persons.” After the Tax Stamp is issued, any trustee of the gun trust may legally use and possess the NFA firearm independently and

**Continued on page 36**





**PawnMaster Users–**

# **REST EASY KNOWING BRAVO'S GOT YOUR BACK**

**The best on-premise and cloud  
point of sale software solutions  
are now together under Bravo.**

**Enlist the industry's most experienced  
team and *sleep like a baby.***



## Gun Trusts 101, continued

outside the physical presence of any other co-trustee. A well-drafted gun trust will allow the settlor to name additional co-trustees and remove additional co-trustees after the Tax Stamp has been issued.

Gun trusts determine how firearms are managed during the settlor's lifetime, in the event of incapacity, and also upon death. Because firearms in the gun trust pass privately to the beneficiaries outside of the probate court process, many people also assign their non-NFA firearms to their gun trusts. A well-written gun trust can serve as a comprehensive estate plan for all firearms that are assigned to or acquired by the gun trust.

If the NFA firearm is purchased using a gun trust, then the gun trust will be listed as the transferee on the ATF Tax Stamp.



## Industry Events

May - July 2024

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

**Want to list your event?**

Email [digital@nationalpawnbrokers.org](mailto:digital@nationalpawnbrokers.org)



National Pawnbrokers Association®



### 2024 Legislative Conference

May 14-15, 2024

by National Pawnbrokers Association



### Midwest Pawnbrokers Convention

May 17-19, 2024

by Midwest Pawnbrokers Association



### Pawn Expo 2024

July 22-25, 2024

by National Pawnbrokers Association



Exclusive Sponsor of the NPA Young Professionals



GIA®



Hello YPs,

I want to encourage all young professionals willing and able to attend the Legislative Conference in DC to do it! It is an excellent opportunity to network with other pawnbrokers, gain invaluable skills, and meet the decision-makers who directly impact our industry.

The 2023 Legislative Conference was my first time on Capitol Hill. Even though I did not exactly know what to expect before meeting with my state's congressperson, I had the helpful guidance of our industry's finest pawnbrokers. Together with the NPA Government Relations team, they briefed me on relevant issues, provided key talking points, conducted mock interviews, and answered every possible question that I and other participants had.

Although I was nervous going into the meetings, I felt like I was well prepared and had experienced pawnbrokers by my side to guide me. In the end, the experience was both insightful and empowering. It helped me to better understand the policy-making process and legislative landscape surrounding our industry.

I'm thrilled to be returning to the conference this year. I know I'll be surrounded by peers who share my sense of purpose and passion for our industry. Best of all, the Young Professionals Committee will be having dinner on night 1 for all YP attendees.

My hope in sharing this experience is that you'll consider joining me and our fellow under-40 Young Professionals (YPs) in Washington, DC this May. Meeting with our elected officials lets them know that we are serious about what pawnbrokers do for the communities that we serve. And, by advocating for our industry, we can directly impact our customers' lives by guiding lawmakers on issues affecting them.

**You in? I promise you won't regret it.**



*Danielle Foster is a second-generation pawnbroker and the Fine Jewelry Specialist for Uncle Dan's Pawn and Jewelry in Dallas, TX. She is an active member of the NPA Young Professionals Committee and Chairperson of the Texas Association of Pawnbrokers. In 2022, she was recognized as the NPA Young Professional of the Year.*



# One Note at a Time

*Scott Paulsen: A Story of Perseverance and Penmanship*



**In 2005**, Scott Paulsen was a commercial truck driver considering his long-term career outlook. As a diabetic, he knew his DOT medical certification would eventually be revoked, and his CDL license would follow. Scott decided it was time for a plan B. He asked his wife, Rita, who was in nursing at the time, how she felt about them opening a pawn store. As Scott put it, “We had never worked in a pawn store before, but I had shopped in them for years.” Rita had questions, of course, but faith in her husband’s abilities was never one of them.

The Paulsens opened their first pawn store, Peninsula Pawn, in Seaford, DE on Feb. 6, 2006. Scott continued trucking with Sysco Foods through July 2011, allowing the couple to roll all of Peninsula Pawn’s profits back into the business. Pawnbroking suited the pair; within a few years, they opened a second store in Cambridge.

In 2012, Scott and Rita joined the National Pawnbrokers Association. Having had no pawn industry experience before starting the business, they were still looking for opportunities to educate themselves. That same year, they attended Pawn Expo and were

suddenly immersed in a new, exciting world. “We were blown away by it all,” said Scott. “As time went by, we were amazed at how willing other members are to share information.”

The Paulsens became active members of the NPA, and Scott joined the Board of



*Pictured: Scott and Rita at the 2016 NPA Legislative Conference*

Directors to help shape initiatives within the Association. Business was good, and by 2017 they had expanded to four locations across Delaware.

## The Accident

In April 2018, the Paulsens were preparing to open a new store location in Seaford. One morning, Scott went in early to run electric wires over the drop ceiling. He was the only one at the store. “I can recall the prior day’s events,” said Scott, “and I can recall waking up in the hospital on what I thought was the next day.”

In reality, 43 days had passed. While running the electrical wires, Scott had fallen off his ladder, suffering a traumatic

brain injury, a broken pelvis, and broken ribs on his entire right side. The accident left him in a medically induced coma for five weeks, and he was hospitalized for nearly three months. Though his bones had healed during that time, the damage to his brain meant he faced a long road ahead.

## Momentum on the Mend

Asked what the turning point in his recovery was, Scott jokes he was ‘too dumb to quit!’ After waking in the hospital, he nagged the care staff to send him to rehab. Once in rehab, he nagged them to send him home. “My wife was a saint for putting up with me,” said Scott. “At first, I was in a wheelchair. When she took me to Sam’s club, she would push me in the wheelchair while I pushed the flat bed cart.”

Rita also pushed Scott forward in his recovery, urging him to stay motivated. “She showed me a walker and said, ‘you have a month and I’m taking the wheelchair away.’ So, I transitioned to the walker in about 2 weeks because there was no sense in waiting. Then she



said, “in a month, no more walker.” His wife’s unwavering determination propelled Scott past his doubt and into the possibility of walking again. In less than two months, he transitioned to using a cane. As his mobility improved, Scott found it harder to keep track of the cane. That problem turned out to be the final push he needed to start walking on his own again.

## Back In the Game

In 2023, Scott and Rita attended the Legislative Conference in Washington DC, their first NPA event since the accident. “I would be lying if I said I wasn’t a little nervous,” said Scott. “But it had been 5 years since I fell so....” After walking the halls of Congress with his fellow pawnbrokers, Scott’s confidence was stronger than ever. He also had a renewed appreciation for the NPA. He sat in on the Board of Directors meeting that week and listened to discussions about re-engagement of expired members. It gave him an idea.

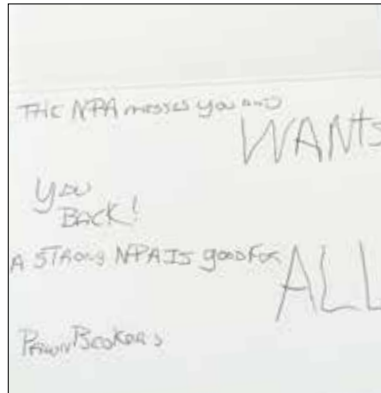
When he and Rita returned home from the conference, Scott phoned Amy Kehoe, the NPA’s Membership Services Manager. Scott shared his idea of wanting to hand-write individual notes to all recently expired NPA members to get them back into the fold. “The NPA promotes such a positive image,” said Scott, “that I thought we needed to remind former members what they were missing out on....and for me a handwritten note is harder to disregard than an email.”

He also explained to Amy how the accident had severely impaired his coordination and that writing the notes would help to improve his dexterity. Amy shared the plan with NPA leadership, who wholeheartedly supported the idea. Shortly thereafter, a case of NPA notecards was headed to Delaware.

## Seven Months of Penmanship

To get started, Scott was given a list of 155 former NPA members. He worked with Amy to verify current addresses, reviewing past notes and relevant details. Then came the hard part: putting pen to paper. “The first list took way too long for me to finish,” said Scott. “But I finished it.”

Scott could write about eight cards per hour. He admits to ‘cheating’ on the first fifty cards by enlisting the help of his church’s youth group. He repaid



that favor with a donation to cover their youth camp expenses.

In January 2024, Scott completed the last card on the list. He wants to continue to help the NPA with growth and retention of members. He also hopes to rejoin the NPA Board of Directors this year.

“This industry has given my family so much,” said Scott. “As pawnbrokers, we can help many people in our communities; people who run into an emergency and have no other way to get a small loan so they can fix a tire, pay an unexpected bill, etc. As an NPA member, I hope to continue to help the association in any other areas I can.”

## Falling Forward

Life hasn’t been the same since the accident, but the Paulsens are slowly turning things around. They shuttered one store in November to ensure Rita can manage if needed, and that closure helped streamline operations at the remaining locations. The couple says business is finally showing positive signs after years of treading water.

Scott still struggles with balance and coordination, but his memory is 100% and his mindset—well, that’s better than ever. “I think I’m a better person than I was before I fell,” said Scott. “I know I appreciate life more. I’m still improving. I won’t ever give up. I can accept where I am now if this is as good as it gets. I am lucky to be alive.”

Asked if he had any final thoughts, Scott said, “We all must remember: no matter how bad we think we have it, there are millions of people who would trade places with us in a heartbeat. I am lucky enough to have a wife who supports me and to do what I love.”

**Scott and Rita just celebrated their 18th year in business.**



# Sponsor & exhibit at PAWN EXPO

July 22 - 25, 2024 | Paris Hotel & Casino, Las Vegas

BOOST YOUR BOTTOM LINE!

**800**

TOTAL EXPECTED  
ATTENDEES

**450**

OVER 450 PAWN  
ATTENDEES

**166**

TOTAL UNIQUE  
STORES REGISTERED

**125**

TOTAL STORES  
REPRESENTED

Don't miss out on Pawn Expo 2024.

View all sponsorships now: [pawnexpo.com](http://pawnexpo.com)



[pawnexpo.com](http://pawnexpo.com)

THANK YOU TO  
OUR SPONSORS

EXCLUSIVE DIAMOND SPONSOR

**JM INSURANCE  
AGENCY PARTNERS, INC.**

PLATINUM SPONSOR



BADGE SPONSOR



KEYNOTE SPONSOR



JEWELRY EXCHANGE SPONSOR



ANNUAL MEETING & AWARDS  
SPONSOR



GRAND OPENING WELCOME  
RECEPTION



**SC STALLCUP GROUP**  
EXIT STRATEGY CONSULTING

**D.O.D.**  
The Davis & Granger Co.



# Spotlight on:

## INDUSTRY PARTNERS

### ARMS/AMMUNITIONS

GunBroker.com  
Guns.com  
Hicks, Inc.  
JTS Group/ Xisico USA  
NSSF

### AUCTIONS/RESELLERS

PropertyRoom.com  
Rapaport Diamond Auctions

### AUTHENTICATION/DETECTION

Entrupy  
JAGi  
Thermo Fisher Scientific  
Watch Certification Services of America

### BANKING/FINANCE/PAYMENT PROCESSING

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

### COIN/WATCH BUYERS & SELLERS

Kzoo Precious Metals Inc.  
Tangible Investments  
Times Past and The Vintage Contessa

### COMPUTER SERVICES & SOFTWARE

Bravo Store Systems LLC.  
Topaz Systems

### DIAMOND BUYERS/SELLERS

Aaria, Inc.  
Abc Diamond Buyer  
Adamas  
Atish Diamonds LLC.  
Bluestone Trading Company, Inc  
Craft Lab Grown Diamonds  
Demand Gems, Inc.  
DiaTrendz  
Diaglow LLC.  
Di-Moksh Diam, Inc.  
Diamond Dudes  
FCP Diamonds, Inc.  
Jay Pays  
Jebel Gems Inc/Shri Diamond Inc.  
Jewelry Group  
Midsouth PM  
Padmavati Exports Inc.  
Palak Diam Inc.  
RK Kalati Company  
S Padmavati Exports  
Sapphire Tree

SimplexDiam Inc  
Solitaire NY  
Sparkle & Dazzle LLC.  
StarDimon, Inc.  
SunDiam, Inc.  
The Dealer of Diamonds  
Truth Jewel Inc.  
USA Trade Inc.  
Vama Diam

### EDUCATION/TRAINING/CONSULTING

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

### HR/INSURANCE/HEALTHCARE

JM Insurance Agency Partners  
Marshall & Sterling, Inc.  
McLarens  
PawnInsurance.com

### JEWELRY BUYERS/SELLERS

Brilliant Elements  
Global Liquidators  
Heera Moti, Inc.  
Midwest Closeouts  
myGemma  
Nikos Jewelry Inc.  
Nisha Design Inc.  
Silver Palace, Inc.  
SYK Gold  
VVS Jewelry Manufacturing  
Zafrani Gold

### JEWELRY PRODUCTS & SERVICES

Gems One Trading LLC

### JEWELRY TECHNOLOGY

Gemological Institute of America (GIA)  
GemLightbox  
Polygon  
TextMeChat  
Unified Laser Corp  
Yehuda Company

### JEWELRY TOOLS/COMPONENTS

Jewel-Craft Inc.  
Kassoy LLC.

### PRINTING/PROMOTIONS

Burrell Printing Co. Inc.

### MARKETING/MEDIA/ADVERTISING

GemFind Digital Solutions

### MERCHANDISE HANDLING/INVENTORY CONTROL

Fortress Display

### PRODUCT WHOLESALERS/DEALERS

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

### REFINING

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

### RETAIL/SUPPORT TECHNOLOGY

Arch Crown, Inc.  
Box Brokers Group  
PawnTrust

### STORE DESIGN/EQUIPMENT

Eastern Lighting  
Noble Display & Packaging  
Rack'Em Racks / Horizon Mfg

### STORE SECURITY

Bull Safe  
Metro Door, LLC.  
Rolland Solutions  
Se-Kure Controls Inc.  
Southern Background Services LLC.  
SoCal Safe LTD

# STATE ASSOCIATIONS UPDATE

## Alabama

**Tyler Wilson**

*President of the Alabama Pawnbrokers Association*

Greetings from the heart of Alabama! I hope this message finds you well and I'm excited to share some significant updates from the Alabama Pawnbroker's Association.

First, I want to take the opportunity to express the APA's gratitude to Joey Holley, the former President of the Alabama Pawnbroker's Association. After serving in the role for 10 years, Joey decided to step down in 2023. His dedication and leadership over the past decade have been instrumental in shaping our association and its members.

As I assume the role of President, having previously served as Vice President to Joey, I am excited about the opportunities that lie ahead for Alabama. Joining me in this journey is our new Vice President, David Ehrlich, from City Pawn Shop in Montgomery Alabama. The two of us, along with the other board members, are very excited for the coming year and what lies ahead for our association.

Looking forward, we are excited to again co-host the Dixie Pawn Convention in September 2024 and invite all NPA members to join us at Perdido Beach this year for what is always a fantastic event!

## Colorado

**Steven Adsit**

*President of the Colorado Pawnbrokers Association*

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

## Louisiana

**Jeremy Powell**

*President of the Louisiana Pawnbrokers Association*

Happy new year everyone! We're excited to see what this year brings. By now, everyone should have received the

membership applications we mailed out. We are counting on you here at the LPBA. In Louisiana it's been relatively quiet on the legislative front but that doesn't mean we won't be in the crosshairs of lawmakers.

We will be hosting the Dixie Pawnbrokers Convention this year in Perdido, Alabama. The dates are September 2-4. We look forward to a great conference with tons of educational opportunities and comradery.

If you are interested in attending the next LPBA meeting, please email me at [jeremy@bjpawn.net](mailto:jeremy@bjpawn.net).

## Missouri

**Rod Triplett**

*Vice President of the Missouri Pawnbrokers Association*

Welcome 2024!!! As we reflect on 2023, I believe it is safe to say most pawn stores across our nation fared quite well. Regardless of your political affiliation or economic status, you would have to agree that our current economic situation in the USA is poor, and that usually drives our loan business to great heights. Surprisingly the 2023 retail Christmas season was very good for my shop and many across Missouri. I believe many of our customers could not afford the mall stores for jewelry or the big box stores for their guns, ammo and outdoor goods so they looked to us for superb bargains! As we gear up for tax season (second Christmas as I call it) we will focus on providing excellent service for our loan redemptions to ensure repeat business for the future.

On the legislative front there are several bills introduced, both at the State and Federal level, that would greatly affect our business if passed. The first bill would make it mandatory that all gun transactions go through a federally licensed dealer, there is also a federal bill with the same verbiage. This would make it illegal for anyone to sell a gun on a private level to a friend or to someone they just met on the internet, etc. The second bill at the state level would establish a statewide serial number lookup, available to the general public, for any firearm to see if it was stolen or not. On the surface, both of these bills sound like a positive move towards gun control but if one really studies these bills and the situations that could arise, you quickly see that neither is a good idea. Our lobbyist has given us comfort in stating that neither bill has any traction and they will probably die in committee. Once again, the importance of having a watchful eye in Jefferson City cannot be overstated enough. Please join your state Pawnbrokers Association if you haven't already done so!

In closing I wish you all a prosperous and safe 2024 and hope to see you all at one of the many great events available to us as National Pawnbrokers Association Members!

## Texas

Jack Bonds

President of the Texas Pawnbrokers of Association

I am excited about all the great things happening with the Texas Association of Pawnbrokers. I am very proud of our membership and officers. This year we will travel to Galveston to enjoy our annual convention with fellowship, food, and fun. Our pawn loans are strong and tax season is upon us. These strong loan bases can only mean one thing, cash. Cash is a must, as we need to restock during tax season and fill the coffers to rebuild our loan bases. I have been in the business for forty-four years and I can remember when Christmas was the big cash event of the year. Tax refunds have changed the complexion of our business. I can also remember CB radios and Betamax and now just as then; every day is a great day to be in the pawn business.

## Virginia

Jay Dunbar

President of the Virginia Pawnbrokers Association

Virginia Pawnbrokers Association wants to restart our efforts to get more members to join. Contact Jay Dunbar at Jay@superiorpawnva.com or call my cell phone at 757-293-8820. There are several bills coming out of the legislature that may impact our business.

## Washington

Janelle Morehart-Leevey

President of the Washington Pawnbrokers Association

Exciting things happening in Washington these past few months! The WSPA members created a bill to raise our interest rate and fees, change our loan terms from 90 days to 60 days, and update some of the wording to include online renewal of pawns and to allow the use of debit cards to redeem/renew loans. Our old pawnbroker statutes hadn't been updated in over 30 years! As of the time of this update, our bill has been referred to Rules 2 for Review. It seems to have overwhelming support from lawmakers in Olympia! The bad news: there are about 10 new bills that pertain to firearms. We are keeping our eye on them.

The Washington State SAFE program is now up and running with a few bugs, a major one being- it wasn't ATF compliant. It contained wording that was unlawful per ATF so they had to turn off the E4473 merge feature. The WSP is currently working on this. Things are coming together and we are finalizing our 2024 PNW Pawn Conference April 12th-14th 2024! If you would like to attend or grab a booth before they are gone, please visit: <https://waspa.net/2024-pnw-conference>. You don't want to miss this one-of-a-kind conference, dedicated to the PNW! If you would like to become a WSPA Member, please contact carlikarlson@yahoo.com.

## THE FUNDS YOU NEED TO GROW YOUR PAWN SHOP

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

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



**PAWNBROKER**  
FINANCING  
ALTERNATIVE FUNDING FOR PAWNBROKERS

**[www.pawnbrokerfinancing.com](http://www.pawnbrokerfinancing.com) | (303) 373-1300**



# Spotlight on: NEW MEMBERS

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

## **Bull Safe**

Luis Camacho  
The Woodlands, TX

## **Demond Gems, Inc.**

Manes Bejar  
Miami, FL

## **Finkelstein's, Inc.**

Alan Sheppard  
Asheville, NC

## **First Class Jewelry and Loan**

Edan Eluz  
Houston, TX

## **Fortress Display**

Erik Genneman  
Madison, WI

## **GemFind Digital Solutions**

Alex Fetanat  
Irvine, CA

## **Gems One Trading LLC**

Anuj Jain  
New York, NY

## **JTS Group / Xisico USA**

David Ostrosky  
Katy, TX

## **Prestige Loans**

Lenore Romano  
Spring Hill, FL

## **Pro Max Loans, LLC dba Pro Max Metals**

David Jameson  
Pontiac, MI

## **Se-Kure Controls, Inc.**

John Mangiameli  
Franklin Park, IL

## **Specialty Metals**

Daniel Fried  
Fairfield, CT

*Not an NPA Member yet? Join today at [NationalPawnbrokers.org](http://NationalPawnbrokers.org)*

# BlackJack Special

**Double down with JAGi Lab. We'll help you win big.**

**CARDCERT JEWELRY APPRAISALS**

**SEND / GET THE**

# 20 & 21<sup>st</sup>

**ITEMS / FREE**

Appraisal, identification & grading services by **GIA Graduate Gemologists.**

Use promo code: **SPRING24**

**DON'T GAMBLE WITH YOUR... JEWELRY APPRAISALS**

**DIAMOND MELEE SORTING**

**COLORED STONE IDENTIFICATION**

**DESIGNER JEWELRY AUTHENTICATION**

**LUXURY WATCH AUTHENTICATION**

\*Offer valid for CardCert jewelry appraisal services only, some restrictions apply. One time use only. Discount can be applied to every 21st item up to 4 times in a single order.

[jagilab.com](http://jagilab.com)

**SCAN ME**

Diamonds are hard. We can help.

**JAGi**

4502 University Ave. #103  
San Diego, CA 92105  
Contact: 619 269 6729  
@ [@jagi\\_lab](https://www.instagram.com/jagi_lab)  
f [@jagilab](https://www.facebook.com/jagilab)



## In this industry, staying one step ahead is essential for success.

**How can you leverage events like Pawn Expo 2024 to translate participation into tangible benefits for your pawn business?** Here's why attending is a strategic investment that will boost your bottom line.

### **Knowledge is Currency:**

Educational sessions by industry experts equip you with the knowledge to capitalize on emerging trends. Learn about new regulations, compliance strategies, and marketing tactics proven to attract customers and increase sales.

### **Sharpen Your Skills:**

Workshops and training sessions hone your operational efficiency. Discover best practices for loan processing, inventory management, and customer service, all designed to streamline your business and maximize profitability.

### **Forge Profitable Partnerships:**

The expansive exhibit hall at Pawn Expo 2024 is a goldmine for connections. Network with vendors showcasing innovative products, technology solutions, and security services. These partnerships can lead to cost-saving deals, improved efficiency, and a wider range of products to offer your customers.

### **Find New Referral Sources:**

Building relationships with fellow pawnbrokers opens doors to valuable referral opportunities. Collaborate with colleagues in complementary markets to expand your customer base and tap into new revenue streams.

### **Navigate Regulatory Changes with Confidence:**

Staying informed saves money! Industry updates and discussions at Pawn Expo 2024 help ensure you're compliant with evolving regulations. Avoid costly penalties and legal issues by staying ahead of the curve with the latest compliance best practices.

### **Identify Cost-Saving Solutions:**

Discover new technologies and services that can streamline your operations and reduce overhead costs. From point-of-sale systems to security solutions, find tools that enhance efficiency and free up resources to focus on growing your business.

### **Empower Your Staff:**

Pawn Expo 2024 equips your team with industry knowledge and fuels professional development. Skills that your employees gain at the conference can be shared with the rest of the team and implemented to optimize operations and achieve your vision. The result is a more knowledgeable, skilled, and engaged workforce. That's a recipe for success!

### **Enhance Brand Reputation:**

Participation in industry events demonstrates your commitment to professionalism and staying current. This builds trust and credibility with customers, fostering brand loyalty and attracting new clientele.

**Pawn Expo 2024 is an investment in the future of your pawnbroking business.** By actively engaging with the industry, you gain the knowledge, connections, and resources needed to optimize operations, expand your reach, and ultimately, boost your bottom line.

## Supercharge Your Bottom Line

12 Hours of Uninterrupted Exhibitor Time



The Jewelry Exchange



27 Exceptional Educational Sessions



Engaging After-Hours Events



Scan the QR Code, or visit [PawnExpo.com](https://PawnExpo.com)





# PEOPLE of PAWN

## #PawnStrong

National Pawnbrokers Association®

*Reflecting on our journey, we can't help but feel an overwhelming sense of satisfaction and fulfillment, knowing that we not only survived, but thrived during one of the toughest times imaginable.*



**Tawnya & Sarah Pearson**  
**a.k.a. the Pearson Pawn Sisters**  
Pawn Central | Portland, OR

We've been side-by-side in the pawn world since childhood.

Tawnya and Sarah Pearson are second-generation pawnbrokers who have been in the pawn industry for over 20 years. After working in their father's pawn store practically since birth, the sisters decided to open their very own shop, Pawn Central, in 2020. Just a week after opening their doors, they faced unprecedented challenges as the COVID-19 pandemic hit, resulting in widespread closures.

Despite the difficulties, Tawnya and Sarah used their expertise and passion for pawn to navigate every obstacle with determination.

### **How did you get involved in pawnbroking?**

It runs in our blood. As soon as we were able to walk, we joined our father working at the pawn shop. We have remained dedicated to the business for over 20 years.

### **Favorite thing about having a store in Portland?**

The sense of community. It's not uncommon for customers to stop by our shop just to say hello or have a casual conversation. Building relationships and being a part of their lives is truly rewarding.

### **...least favorite?**

The increasing cost of living is making it challenging for both businesses and individuals to maintain a sustainable lifestyle. Thankfully, in our industry, we are here to help people with these challenges.

### **What goal do you want to accomplish in the next few years?**

Having well-defined, documented policies and procedures across all areas of our business. Also, create an environment where employees feel motivated and inspired to remain part of our team for the long term.

### **What's keeping you up at night?**

Brainstorming ways to grow our business and strengthen our leadership. Always wondering what tomorrow will bring and ways to acknowledge and appreciate our team. We're constantly thinking of the tasks that need to be completed or may have been overlooked.

### **What is the most bizarre thing you've ever written a loan for?**

A customer asked if we accepted dental gold. After confirming, he walked over to the tool bin, grabbed a pair of pliers, and returned to the counter, extracting his gold teeth right before our eyes.

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

That we have helped transform the image of the pawn shop industry into something extraordinary, fueled by our passion for what we do. Furthermore, the fact that our children, who are the third generation, not only match our level of dedication but also surpass it and enjoy it.





**LET US BE YOUR TRUSTED ADVISOR**

**We can meet you where you are  
and take you into the future.**

**The power  
of choice with  
your new global  
brokerage**

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

**JM INSURANCE  
AGENCY PARTNERS, INC.**

A Jewelers Mutual® Group Company

See for yourself how our Pawnbroker Package Policy  
is tailored to your specific needs, and learn how other offerings  
from JM Insurance Agency Partners can take you  
into the future.

**JMPartners.com • agency@jmpartners.com**  
**To set up your personalized consultation, call 305.445.5050.**  
Nationwide Coverage Available



# LEAP INTO THE NEW YEAR WITH BLUESTONE!

## BUY-SELL-MEMO-SELL TO US!

We will buy your leftover holiday inventory!

We are experienced buyers and sellers of estate jewelry, loose diamonds, and entire store inventories.



FAMILY  
OWNED &  
OPERATED

SAME  
DAY  
PAYMENTS

FREE  
OVERNIGHT  
SHIPPING

## BLUESTONE TRADING COMPANY INC.

CALL/TEXT 440-442-7280



Natural Diamonds • Lab Grown  
Diamonds • Estate Jewelry

