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BUYERS GUIDE

2024-2025



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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

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Industry Insights

NPA Industry Partners offer valuable insights, tips, and tools to help you run a more successful pawn business. The information provided in these articles is intended to be educational and informative.

The NPA supports its Industry Partners but does not endorse any specific product or service.



“There is an acknowledged correlation between tough economic times and increased property crime.”

~ “Growth of the Luxury Watch Market and Impact on Crime,” Pg. 24

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“Consider retargeting ads to reach people who have previously visited your website or engaged with your social media content. This can help remind them of your brand and encourage them to make a purchase.”

~ *Maximizing Social Media for Your Jewelry Store*



Categories

The pawn industry is transitioning, and within that transition lies opportunity. Today, modern sophisticated and savvy pawnbrokers are searching for suppliers, solutions and information to meet customer demands, keep their businesses current and remain competitive in the market. At the NPA, we call these companies Industry Partners.

NPA Industry Partners are companies meeting the demand for products and solutions to help navigate a unique and very positive transformation in pawn. Today, the pawn industry is where lending meets retail – and the industry is growing. For this reason, pawn is now an ideal industry for a solutions provider to meet the needs of a retail business owner – as relationships are being built, and money is being spent with new partners.

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“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



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At the NPA, we understand the importance of making well-informed choices when it comes to procuring goods and services. The 2025 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.

This edition of the Buyers Guide showcases our exclusive network of highly qualified industry vendors. NPA Industry Partners 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 innovative technology solutions, reliable service providers, or cutting-edge 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 business. 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. Should you have suggestions or feedback regarding this edition of the Buyers Guide, please share them with us.

Sincerely,

Kristen Williams
NPA Executive Director

I'm so excited to share with you the best, most comprehensive Industry Partners Buyers Guide yet! Jam packed information to help guide you in buying decisions, a rich list of vendors who are vested in the success of your business, and tons of unique educational content – all designed to help you make smart decisions to grow your business.

Once again, our vendor involvement continues to grow, with 36 vendors signing on to become first-time Industry Partners since last year's Buyers Guide, 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.

As the pawn industry evolves, NPA Industry Partners continue to offer a unique perspective with a diverse vantage point. This year we hit an all-time high for 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 delivered 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



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How to Verify Authenticity of Gold Jewelry

Pete Anzalone, US Sales Manager, Thermo Scientific



A recent news article discussed how New Yorkers are heading to pawn shops for cash to help pay bills.

That trend is not just in the United States. The BBC recently reported that pawn loans are soaring and that, according to figures from the Financial Conduct Authority, there has been a 25% increase in the number of new loans from pawnbrokers over the past couple of years.

Jewelry is a common item that gets pawned. With the value of gold at nearly \$2,200 an ounce as of March 2024, it is crucial that pawnbrokers know exactly how much gold is in the jewelry they are buying and selling—and that it's not counterfeit. Fortunately, there are various methods you can use to ensure the authenticity of gold and other precious metal items. This article aims to shed light on the meticulous process undertaken by pawnbrokers to verify if a piece of jewelry is indeed made of real gold.

VISUAL INSPECTION

The initial step in assessing the authenticity of gold jewelry involves



a comprehensive visual inspection. Closely examine the piece, looking for distinct hallmarks or stamps that indicate the gold's purity. These hallmarks usually include a number followed by "k" or "kt" (karats), such as 18k or 24k, signifying the percentage of gold content in the piece.

MAGNET TEST

Gold is not magnetic, so if a piece of jewelry is attracted to a magnet, it is highly likely that it is not made of genuine gold. However, it is important to note that this test alone is not conclusive, as other metals used in jewelry-making might also be non-magnetic.

ACID TESTING

Acid testing is a widely recognized method to verify the purity of gold jewelry. A small scratch is made on a discrete part of the piece, and a drop of acid solution is applied to

the mark. Different acid solutions are used, each corresponding to a specific gold purity level. If the jewelry reacts differently or dissolves in the acid, it indicates that it may not be genuine gold. There are several reasons that acid testing should not be done, including inaccuracy, use of dangerous chemicals, and damage to the gold piece.



DENSITY TEST

Pawnbrokers also utilize a density test to determine the authenticity of gold jewelry. This method relies on the principle that gold has a higher density compared to most other metals. A precise measurement of the piece's weight is taken, followed by a measurement of its volume using specialized equipment. By dividing the weight by the volume, the density is calculated. If the density falls within the expected range for gold, it provides further evidence of authenticity.

X-RAY FLUORESCENCE (XRF) TESTING

In more advanced pawnbroking establishments, X-ray Fluorescence (XRF) testing may be employed to analyze the composition of gold jewelry accurately. This non-destructive technique uses X-rays to determine the elemental composition of the piece, including the percentage of gold content. XRF testing provides highly accurate results and is considered one of the most reliable methods for verifying gold jewelry authenticity.

With XRF precious metals analyzers the shop workers can measure the content of all gold and precious metals, as well as determine the presence and concentration of other trace, alloying elements, and dangerous heavy elements, which could impact health and the valuation of the pieces. Most importantly, it is a non-destructive technology, so the piece does not lose any value during testing. This is an especially important factor if you're dealing with high value items.

CONCLUSION

Pawnbrokers employ a combination of visual inspection, acid testing, density testing, and sometimes even X-ray Fluorescence (XRF) testing to ensure the authenticity of gold jewelry. These meticulous procedures allow them to provide accurate valuations and establish trust with customers. By understanding the process undertaken by pawnbrokers, customers can have confidence in the expertise and professionalism of these professionals when it comes to assessing the value of their gold jewelry.



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Growth of the Luxury Watch Market and Impact on Crime

By Catherine Alexander, *The Watch Register*



Luxury watch thefts are surging, making headlines and leaving owners fearful.

The thriving pre-owned market offers easy resale for criminals, while high values fuel money laundering. As pawnbrokers, you play a vital role. You can be targeted for stolen watches, both for purchase and loans.

The following extract from The Watch Register 10th anniversary Report by author Adrian Hailwood examines the correlation between the growth of the luxury watch market and the rise in watch crime.

“The last decade has seen watch collecting rise from a niche hobby, limited to online forums and obscure blogs, to the forefront of celebrity culture. Record-breaking auction results, such as the sale of actor Paul Newman’s eponymous Rolex Daytona for \$17.8 million, reached the front pages of mainstream newspapers in 2017. Now, which watch a celebrity

is wearing is examined as closely as what designer their wardrobe is governed by. Internet blogs have gone from forensic discussions of watchmaking minutiae to taste-making style bibles.

This growth was steady for the first ten years of the new millennium, with Watchfinder being founded in the UK in 2002, Chrono24 launching in Germany the following year, and Hodinkee, the New York online magazine, arriving in 2008 to comment on the burgeoning scene. As the second decade drew to a close, the market started to heat up. Since its launch in 1988, the stainless steel Rolex Daytona has been subject



to waiting lists of varying lengths, but the launch of its successor in 2016 saw the spread of the demand/supply imbalance spread to other steel sports Rolex models and to other brands such as Patek Philippe and Audemars Piguet. Waiting lists became a phenomenon for the Patek Philippe Nautilus in steel, leading buyers to opt for Gerald Genta’s other 1970s creation, the Audemars Piguet Royal Oak, which likewise became more challenging to find at retail. The traditional relationship between the retail and pre-owned watch market was that retail was where you paid a premium, while those in search of a deal went pre-owned. As 2020 approached, many watch models became more expensive in the pre-owned market due to their unavailability at retail, with buyers willing to pay a premium to own the hottest references.

The impact of the COVID pandemic on the watch market in 2020 was multi-faceted. The well-off had more disposable income due to restricted travel and spending opportunities. Consumers stuck at home turned

Pawnbrokers are encouraged to protect themselves by using the due diligence tools available to conduct pre transaction checks on serial numbers prior to loaning against or purchasing any luxury timepiece.

online for shopping and social media to learn what to buy. Add to this the large sums of money made from digital assets such as NFTs and cryptocurrency, and luxury products, particularly watches, became highly sought after.

This coincided with a shuttering of watch manufacturers across

Switzerland, which exacerbated supply problems. The resulting bubble drove watch values to an all-time high. Buyers would pay a premium for a sought-after watch, knowing they could sell for a profit a few weeks later. The rise in values spread from the usual core brands and models to encompass an ever more comprehensive range, with speculators believing that all watches rise in value from RRP and that easy profits could be made.

Inevitably, not all the observers of the rise in watch values had honest intentions. As the spotlight fell on watches, criminals were quick to take advantage. In a hot market, watches were a highly liquid asset that could be resold immediately. Street robberies rose to the point that they became newsworthy. At the same time, the isolation of lockdown saw a rise in fraud cases, either through online transactions or insurance claims.

There is an acknowledged correlation between tough economic times and increased property crime. While it

may be that a peak has passed, there is a new generation of criminals with specific watch awareness who will not disappear, meaning that watch crime may be a problem for the foreseeable future.”

Pawnbrokers are encouraged to protect themselves by using the due diligence tools available to conduct pre transaction checks on serial numbers prior to loaning against or purchasing any luxury timepiece.

Serial number checks can not only highlight if an item is registered as lost or stolen but can also identify if an item is a likely fake.

Performing serial number checks on watches is the most effective method to avoid legal issues and provides pawnbrokers with the best protection against financial loss and reputational damage.



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How to Get the Most Value from Your Diamonds

Michelle Ickowics, Chief Operating Officer, Rapaport Auctions

WE ALL KNOW that the accumulated melee and single stones collecting dust in your store represent a missed opportunity to generate cash flow for your business. But how do you make sure that when you do sell them, you get the highest cash prices and do not expose yourself to any undue risk in the process?

How to Get the Highest Cash Price

The key to getting the highest cash market prices for your diamonds is to expose your inventory to as many competing buyers as possible. Platforms like in-person and online auctions encourage competitive bids from top tier buyers for your diamonds. Selling your goods in international auction houses with global reach amplifies the advantage of competitive bids to get you even higher prices.

If you are selling your diamonds at tradeshows, try to show your inventory to as many buyers as possible to increase the competitive nature of the offers you are receiving.

How to Sell Safely

When it comes to diamond trading, working with partners that you can trust will ensure that you do not expose yourself to undue risk and

provide you with peace of mind. It is advisable to seek out companies with a good reputation and a proven track record of working with pawnbrokers.

Choose a partner who is well-established and has access to the top diamond buyers around the world to ensure a reliable and profitable return on your diamonds. Work with a partner who puts special emphasis on personalized care and professional service so that the process is hassle-free, and you can rest assured that your diamonds are in safe hands.



Choose the Right Platform

After gauging all the available sales solutions such as auctions and trade shows, focus on the platform which generates the highest return with the least headache.

For instance, if you identify auction houses as your best option, you can decide between local, national, and international exposure and single out the one that best suits your turnover timeline and cash return expectations.

The global market offers the broadest range of potential buyers, so an auction partner operating at this scale could be the best sales method if getting the highest cash price is the most important factor for you.

An ideal partner to help you turn your diamonds into cash will provide exceptional customer service and various value-added amenities. Seek out companies that offer expert guidance and support and provide useful services such as: sorting, boiling, certification and other white-glove services to minimize the hassle and have everything handled in one place. Work with a partner who treats your diamonds as if they are their own and will work their hardest to get the highest prices for you.

Ensure Consistent Cashflow

As time goes by, the diamonds in your store keep piling up, so it is important to find a solution that provides long-term and consistent opportunities to sell. More established diamond sellers have access to a large number of buyers globally and provide regular sales opportunities, so there are always customers on tap to buy your goods.

Conclusion

Leaving your comfort zone and exploring new ways to sell your diamonds need not be daunting. Experimenting with well-established sellers and auction houses allows you to leverage their expertise, credibility, and large network to ensure you get more for the diamonds – with minimal risk.

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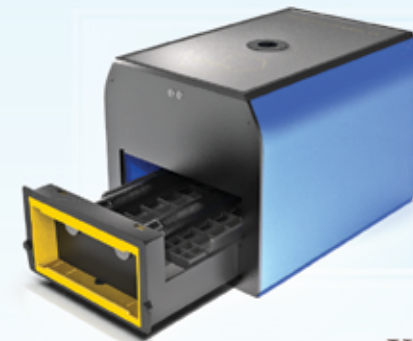
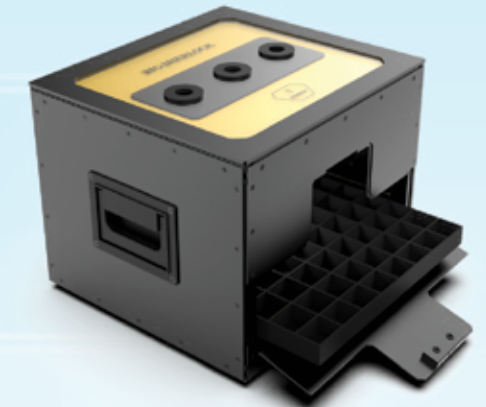


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Trends in

Pawn & Jewelry:

Insights from Business Owners

Lindsay Watkin, Marketing Director
Polygon

At the Jewelers Conclave & Trade Show in Atlanta, one of the highlights was a panel and open discussion on “Perspectives from the Industry.” Business owners from pawn, retail jewelry, natural diamonds, and lab grown diamond wholesale shared insights on their current wins, challenges and takeaways. Here are some of the key points.

DIAMOND INDUSTRY IN FLUX

As demand for lab grown is increasing, so is their share of market vs. natural diamonds. A report from Edahn Golan published in early 2023, shows the value of the share of sales for natural dropping from about 91.5% at the end of 2020 to just over 77% in Q1 of 2023. In parallel, that same value increases for lab grown from about 8.5% to close to 23% for the same period. And when we look at the share of units sold comparing end of 2020 to Q1 2023, natural diamonds

go from about 85% to 53%, whereas lab grown increases from about 15% to 47%.

Panelists commented on some of the effects of this shift in their own businesses – pawnbrokers and retailers reported seeing some increase in demand from customers for lab grown; demand for natural diamonds in the wholesale market has seen a sudden halt since January 2024; prices for natural and lab grown diamonds continue to be on the

down slope. Rapnet recently reported that in the last year, natural polished diamonds have seen a decrease of about 20% and rough/uncut a drop of up to 35%.

YOUNGER GENERATION BUYING DIFFERENTLY

More than one panelist noted shifts in how the younger generation is buying. They have seen a greater interest in color center stones like opals and sapphires, as well as demand for lab grown diamonds increasing.

As demand for lab grown is increasing, so is their share of market vs. natural diamonds.

Perry Lewin, of Decatur Pawn, has started using vintage mountings that have been bought over the counter, and setting them with lab grown diamonds. This has been a big hit with younger customers who are leaning towards estate and custom pieces.

KEEPING EMPLOYEES ENGAGED AND LOYAL

Some panelists brought up the difficulty in managing, recruiting,

training and retaining employees. Jeff and Liz Vierk, of Vierk’s Fine Jewelry in Lafayette, IN mentioned that they regularly host employee dinners, picnics, and other family-friendly events. They say being flexible and including families has helped them keep employees loyal and connected over the years.

BE AWARE OF INCREASING FRAUD AND THEFT

Katrina Hess of Hess Fine Art in St-Petersburg, FL said, “they are coming for you!” She noted that credit card fraud, chargebacks, theft, and shipping fraud are all issues that are on the rise. Be aware, change how you ship, who and how you let people into your store, and train your employees on policies and procedures. These are realities that all businesses are going to be facing more and more in upcoming months and years.

INVEST IN REAL ESTATE

Curt Sutherland, CEO at DJ-X, Inc in Austin, TX said that one the best things he did in his business was to buy the building he was in. Even though he has since shifted into other avenues, that building is now rented out with a regular monthly income, and it’s become an asset in his savings portfolio.

SAY YES!

Changes are happening in the industry, and quickly. You must be agile, adapt, and learn to say yes. You may make mistakes in how and what you buy, or in something you do in your business. But you probably won’t make the same mistake twice, and it’s the best way to learn! Businesses that will continue to survive and thrive are those that can diversify, be open to change and be aware of opportunities and risks.

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AN INTERVIEW WITH BOB MOULTON OF NATIONAL JEWELRY & PAWN

National Jewelry & Pawn, Inc has grown from very modest beginnings to a dominant presence in the U.S. with 21 stores in North Carolina. Started in 1987 with one store where founder and President, Bob Moulton hand-built shelves and sewed curtains on his grandmothers pump sewing machine to cover windows in the pawn storage area. 70+ hour work weeks, no pay and sacrificing family time was the normal. We were able to grow into a professional, first class business thanks to hard work, World Class Customer Service, and, most importantly, being able to recruit the best and brightest minds in the pawn business to be on our team!

The decision to sell was never really on my radar. The original plan was to pass on the business to our 2 sons and keep the real estate as we owned most of the properties. However, interest from multiple companies in acquiring our operations led me to reconsider. Knowing Steve Stallcup from his M&A work at Stallcup Group Exit Strategy Consulting and previously as the buyer for Cash America, I trusted his insider knowledge on pawn shop business valuations to guide us through the strategy of the sale process.

With multiple interested parties, Steve and his team's expertise was crucial in evaluating offers and advising on the best course of action. The primary challenge we faced was ensuring any transition would not disrupt the lives of our dedicated team members who had become like family to us. The cultural integrity of our

workplace and the well-being of our staff were my top priorities during negotiation discussions.

The successful sale of National Jewelry & Pawn was largely due to Steve's experience on both sides of the transaction and his strategic approach in highlighting the growth potential of our newer locations and the steady performance of our established stores. This process underscored the value of professional guidance in navigating complex business sales. For anyone considering selling their business, my advice is clear: seek out experienced help. Handling such transactions alone can lead to overlooking critical elements that can significantly impact the outcome.

Looking ahead, my passion for real estate will drive my future endeavors. I am eager to continue finding and developing valuable properties. For those in the pawn industry considering a sale, I wholeheartedly recommend consulting with Steve Stallcup at Stallcup Group. His expertise not only secured an unprecedented industry price for my business but also ensured a smooth transition to the new ownership, minimizing the impact on our staff and preserving the legacy we built over decades of hard work.

I would NOT have been able to achieve the end result without Steve and his team. We had stores that were 37 years old and stores that were 2 and 3 years old. He was able to show the value of the growth of the new stores and the continued growth of the mature stores. Looking back, my advice is do not try to do this on your own without professionals like Stallcup Group in your corner.

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Pawn Industry Best Practices

Jerry Whitehead, Consultant
Pawnshop Consulting Group, LLC.

AS A SECOND-GENERATION, lifelong pawnbroker and now global pawn consultant, I have witnessed a diverse range of operations over the years. Here are some key takeaways.



1. Stores that are bright and clean, with friendly, well-dressed staff, just tend to do better than others.

Your store should always be kept in impeccable condition. This starts on the outside—clean curbs, sidewalks, building, windows, entrances— and works its way in. The complete interior should appear spotless, smell wonderful, be merchandised beautifully, play non-radical music, and be staffed with happy, smiling faces. Stores with great culture have teams that gleam with the “I am here to serve” attitude and typically crush it when it comes to customer service.

2. The online presence has now become the next billboard of progress on the information highway.

Business visibility is hugely important here and starts with an awesome website: an online store with highly visible products, customer interaction, up-to-date and informative blogs, as well as information about your business, your people, and your services.

In addition to your website, pushing your products and services on other online platforms is hugely impactful. List products on Facebook Marketplace, eBay, Gunbroker, Etsy, Offer Up and anywhere you can effectively display them.

3. Too many pawnbrokers have either forgotten how to qualify their customers or simply choose not to.

In this industry, one of our primary functions is to sell money. And, like any good retailer, we want to sell all that we can. Qualifying comes on many levels. In the art of qualifying for money, N.E.H.A. is still a worthy standard: N – Needs, E – Emotional contact to the product, H – History, A – Ability to repay.

If we are qualifying well, it often means we can lend up to 80%, 90%, even 100% or more of perceived values to well-qualified customers. In the high-yield states where loan balances can generate returns of 100%, 150%, or even greater than 200% a year, why in the world would you not sell all the money you can to qualified customers?

4. On the retail side, the industry still suffers from another extreme: consistently overpricing inventory.

In today’s world, people are more informed than ever with technology. If you have \$100 bills on your walls priced at \$89 dollars, they will sell all day long, everywhere.

There are typically 3 categories of inventory, ABC:

- A:** High demand, quality product. Price it right and sell.
- B:** Everywhere, everyday product. Just blow it out.
- C:** Goods that need to be dumped. These have a way of duplicating themselves.

Price inventory to sell and not to collect, keep the money turning, enhance your inventory yields and loan yields always, and the rest will follow.

Last, but not least:

Understand your KPIs (key performance indicators). Constant financial analysis of your business can lead to consistent improvement, enhanced cash flow, and bigger returns!

Understand your default rates to the ratios of loan yields, inventory growth, inventory turns, inventory yields, return on revenues, return on assets, and, ultimately, EBITDA.

Pay attention to aging inventory – it is the killer of cash!



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Maximizing Social Media for Your Jewelry Store

Alex Fetanat, Founder & CEO, GemFind Digital Solutions



Building a strong presence on social media is crucial for the longevity and success of your jewelry store. Unlock the potential with these expert strategies.

Engage with Your Audience

Building a loyal and active community on social media requires consistent, high-quality content. Showcase your latest jewelry designs, share behind-the-scenes glimpses of your creative process, and highlight customer testimonials. Respond to comments, messages, and reviews in a timely and genuine manner. Show appreciation for your customers' support and address any concerns or inquiries they may have. This demonstrates your commitment to customer satisfaction and helps to foster a positive brand image.

Create Engaging Visual Content to Showcase Your Jewelry

People are drawn to beautiful images and videos, so it is important to showcase your jewelry in the most appealing way possible. Invest in high-quality product photography that highlights the unique features of each piece, with natural lighting and clean backgrounds.

Additionally, use lifestyle images and videos that show your jewelry being worn or styled. This allows potential customers to envision

how your jewelry can enhance their own style and gives them a better understanding of the scale and proportion of each piece.

Furthermore, encourage your customers to post photos of themselves wearing your jewelry and using a branded hashtag. This not only provides social proof of your products' quality and style, but also helps to create a sense of community around your brand.

Run Targeted Ads to Drive Traffic and Sales

Most social platforms offer ad targeting that allows you to reach your ideal customers based on demographics, interests, and online behavior. Create compelling ad copy and use visuals that highlight the unique selling points of your jewelry, such as craftsmanship, materials, and design.

Additionally, consider retargeting ads to reach people who have previously visited your website or engaged with your social media content. This can help remind them of your brand and encourage them to make a purchase.

Utilize Influencer Partnerships to Reach a Wider Audience

Influencers have dedicated followings that trust their recommendations and opinions, making them valuable brand ambassadors. Look for influencers whose style aligns with your jewelry store and whose followers match your target audience. Alternatively, you can collaborate on a sponsored post or giveaway to generate buzz and engagement.

Conclusion

By consistently providing valuable content and engaging with your followers, you can grow your online presence and attract new clients.



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Screening Diamonds

What to look for in an instrument

FOR PAWNBROKERS, accurately identifying a natural diamond is crucial to avoid overpaying for lab-grown or simulated stones. There is a lot to know in this area, and screening instruments are one of the tools to use to your advantage. There are many different technologies used to screen diamonds and each instrument offers its own set of advantages.

While some differences may seem subtle and others overwhelming, the following guidelines can help you determine which tool is the best investment for you.

A robust scientific technology: For a scientific instrument, be sure that

your investment is built on gem-lab-quality scientific processes. These are technologies such as FTIR spectroscopy, Raman

Questions you must ask yourself when choosing an instrument: Is the instrument user-friendly? Can an inexperienced employee use the instrument with confidence? Is there any chance of human error causing a costly mistake?

spectroscopy, UV-Vis spectroscopy, and fluorescence spectroscopy, among others. The instrument you invest in will be part of your suite of gemological instruments, your own mini-lab, as high quality as the results you expect. Ask about the

limitations of the instrument, such as manual operation, results output, speed, refer rate, simulants, mounted jewelry, and any size limitations.

Third-party tested: One of the best resources for testing instruments is the ASSURE 2.0 program. The ASSURE 2.0 program is the latest round of testing, which is much more rigorous than any other test. There are many details to the results, but one that is most important is a 0% Diamond False Positive Rate. This means the instrument did not pass anything that was not a natural diamond during independent testing.

In addition, it is important to ask if the instrument is subject to other standards such as UL product certification and/or CE. These marks on the instrument indicate that it complies with other regulatory, health, safety, and environmental protections.

Ease of use: Is the instrument user-friendly? Can an inexperienced employee use the instrument with confidence? Is there any chance of human error causing a costly mistake? These are all questions you must ask yourself when choosing an instrument. There are instruments on the market that make all the determinations for the user. The decision-making is programmed into the technology, and it produces results in mere seconds. Some instruments require interpretation of data, reference charts and graphs, or they deal with other limitations such as the inability to screen simulants like CZ or Moissanite. A warranty and free updates for life: When evaluating technology, you want to compare sale price vs. cost of ownership over time. Expect to be using the instrument for 5 to 10 years. As the landscape of lab-grown

diamonds and simulants evolves, will your instrument be able to keep up? If the manufacturer of the instrument updates the software or you want a health check on the instrument, you should know up front if there is a cost associated with this.

Also inquire about a manufacturer's warranty – how much time does the warranty cover? When does it start? Who pays shipping if there is a problem? In addition, it is good to know if there are any other capabilities of the instrument that may be useful.

A name you can trust: You will depend on your instrument for real-world testing; look for a business that is experienced in this area. Is the company one where you can pick up the phone and reach someone when questions arise?

Do they have expansive resources to help with related products or services?

Also, be sure to ask if the instruments are designed in-house, built on-site, and supported internally. Lastly, ask how they can go the extra mile for you and your customers.

Being well-informed is the right thing to do for the longevity of your business. You are doing your due diligence to protect yourself and your customers. Lab-grown diamonds and simulants are finding themselves everywhere, showing no signs of slowing down. Reputation is everything and you need an instrument that will not let you down.

By Anthony Brown, Director, Instruments Operations, GIA



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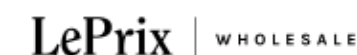
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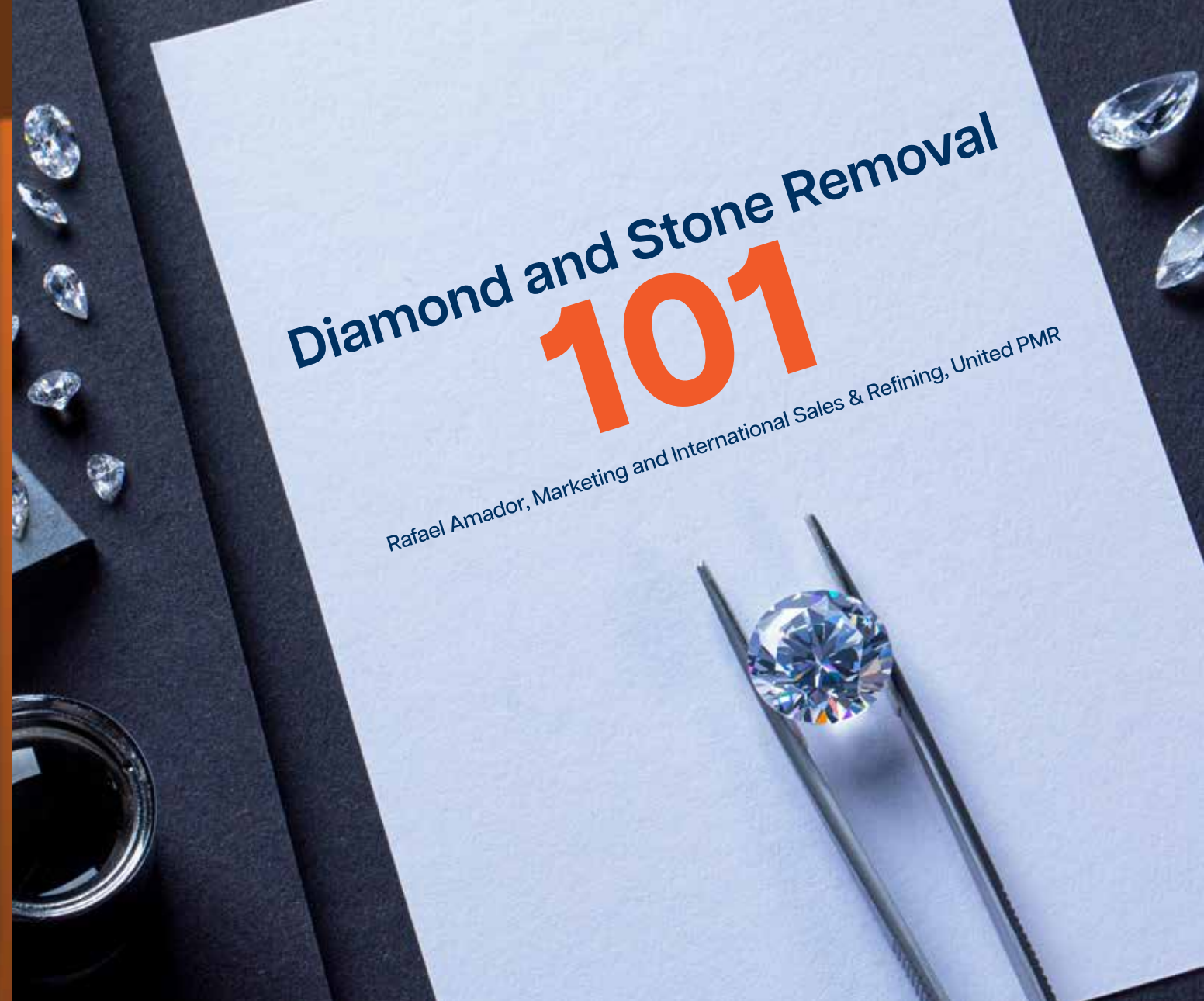
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Pawnshops play a pivotal role in purchasing scrap jewelry from the public that gets sent in for Refining & Recycling for use in our 100% Recycled Gold & Silver Products.

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



Diamond and Stone Removal 101

Rafael Amador, Marketing and International Sales & Refining, United PMR

When buying scrap jewelry over the counter, you occasionally purchase pieces that have stones mounted or channel set in them. These stones can generate a fair amount of revenue from selling them to stone dealers and local jewelers who are always buying stones for repairs. However, removing them from the pieces can prove to be challenging.

Many pawnbrokers utilize the stone removal services offered to safely extract stones from finished jewelry sent in for refining. During this process, jewelry pieces with stones are treated chemically to dissolve the metal allowing the stones to drop out of the metal in liquid form making it easy to extract them without risking damage to diamonds that can occur when using prongs.

Diamonds are not the only stones that we see during this process. Many gemstones are also set alongside diamonds and cubic zirconia which are sent in for extraction also.

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Diamond & Stone Removal 101, cont'd

One of the most frequently asked questions is:

“Which stones survive the process, and which do not?”

To answer that question, here is a list of stones and how they react to this process:

Gemstone	Heat Resistance	Acid Resistance	Special Notes
Diamonds	Excellent	Excellent	Fracture filled stones lose filler
Moissanite	Excellent	Excellent	
Cubic Zirconia	Excellent	Excellent	
Ruby & Sapphire	Fair to Good	Good	Sapphire may lose color
Cats Eye – Alexandrite	Fair to Good	Fair to Good	
Spinel	Fair to Good	Fair to Good	
Precious Topaz	Fair to Good	Fair to Good	
Emerald	Poor	Fair to Good	Etching and roughness on oiled stones
Aquamarine	Poor	Fair to Good	
Tourmaline	Fair to Good	Fair to Good	May lose color
Garnet – Rhodolite	Fair to Good	Fair to Good	Etching or roughness may occur
Rutile – Fabulite	Poor	Fair to Good	May crack
Amethyst – Citrine	Fair	Fair to Good	Color may change
Peridot	Poor	Poor	May crack
Tanzanite	Poor	Fair	May crack
Jadeite – Nephrite	Poor	Poor	Etching, roughness, color loss
Kunzite – Hiddenite	Poor	Poor	May crack or lose color
Zircon	Poor	Fair	May crack
Moonstone	Poor	Poor	Acids may etch
Opal	Very Poor	Very Poor	May partially dissolve or crack
Hematite	Poor	Very Poor	Acids will attack stones
Turquoise	Very Poor	Very Poor	Acids will dissolve stones
Lapis Luzuli	Very Poor	Very Poor	Acids will attach stones
Shell – Cameo	Very Poor	Very Poor	Acids will dissolve stones
Coral	Very Poor	Very Poor	Acids will dissolve coral
Pearls – Mabes	Very Poor	Very Poor	Acids will dissolve pearls and mabes
Ivory	Very Poor	Very Poor	Acids will dissolve ivory
Amber	Very Poor	Very Poor	Acids will dissolve amber

In addition to stone removal, many refiners offer frosting services. This secondary process involves a chemical treatment performed on clear stones (diamonds and cubic zirconia) which makes it easier for the customer receiving returned stones back to distinguish between the diamonds and the CZs. The chemical used does not cause any damage to diamonds, but the CZs become etched and appear like frosted glass. Upon receipt, one can easily see the now white CZs from the clear diamonds – a real time saver for jewelers and pawnbrokers alike.



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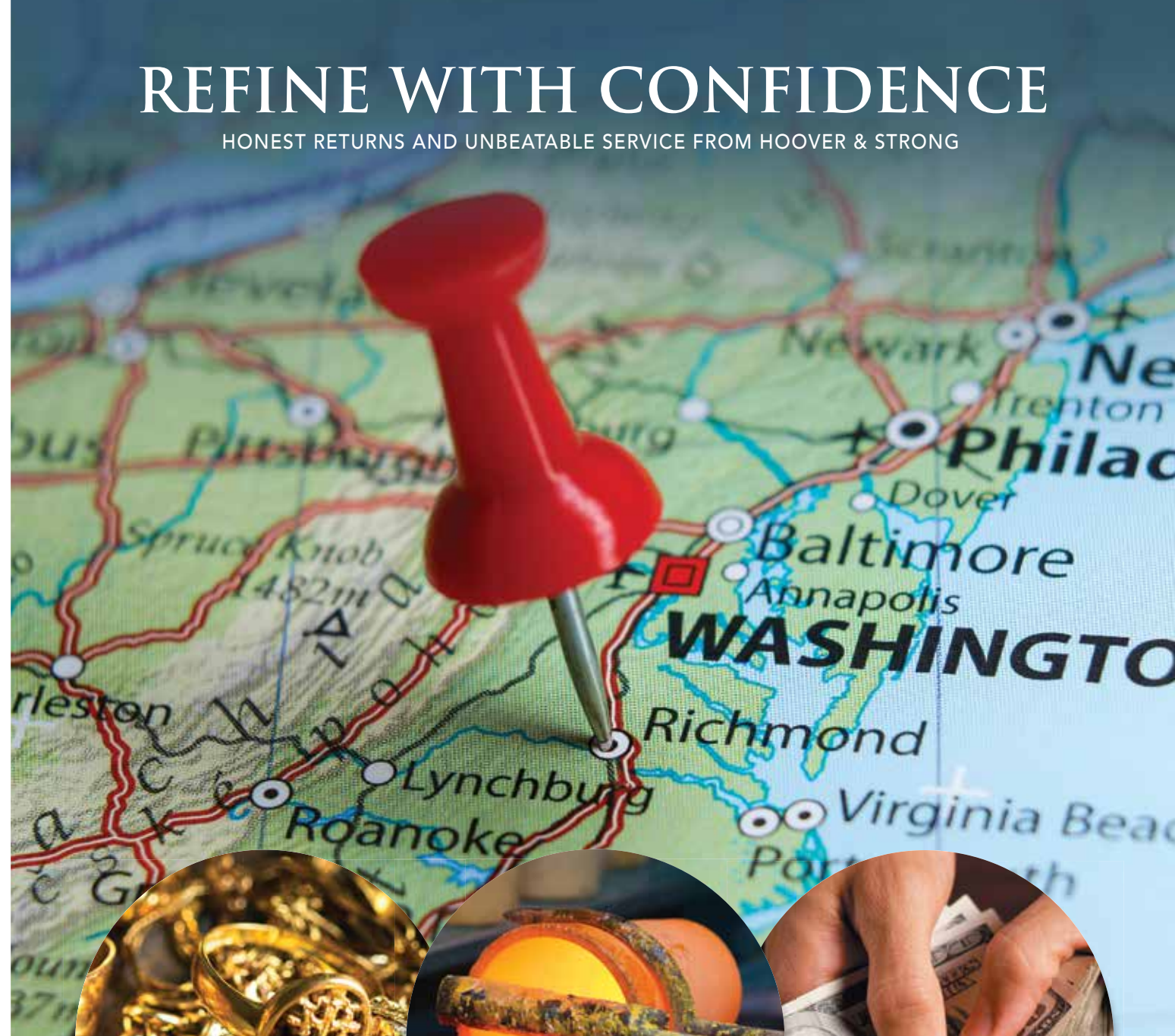


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Arrows in the Quiver: Loss Prevention Tips & Tricks

Erik Gennerman, Director, Fortress Display

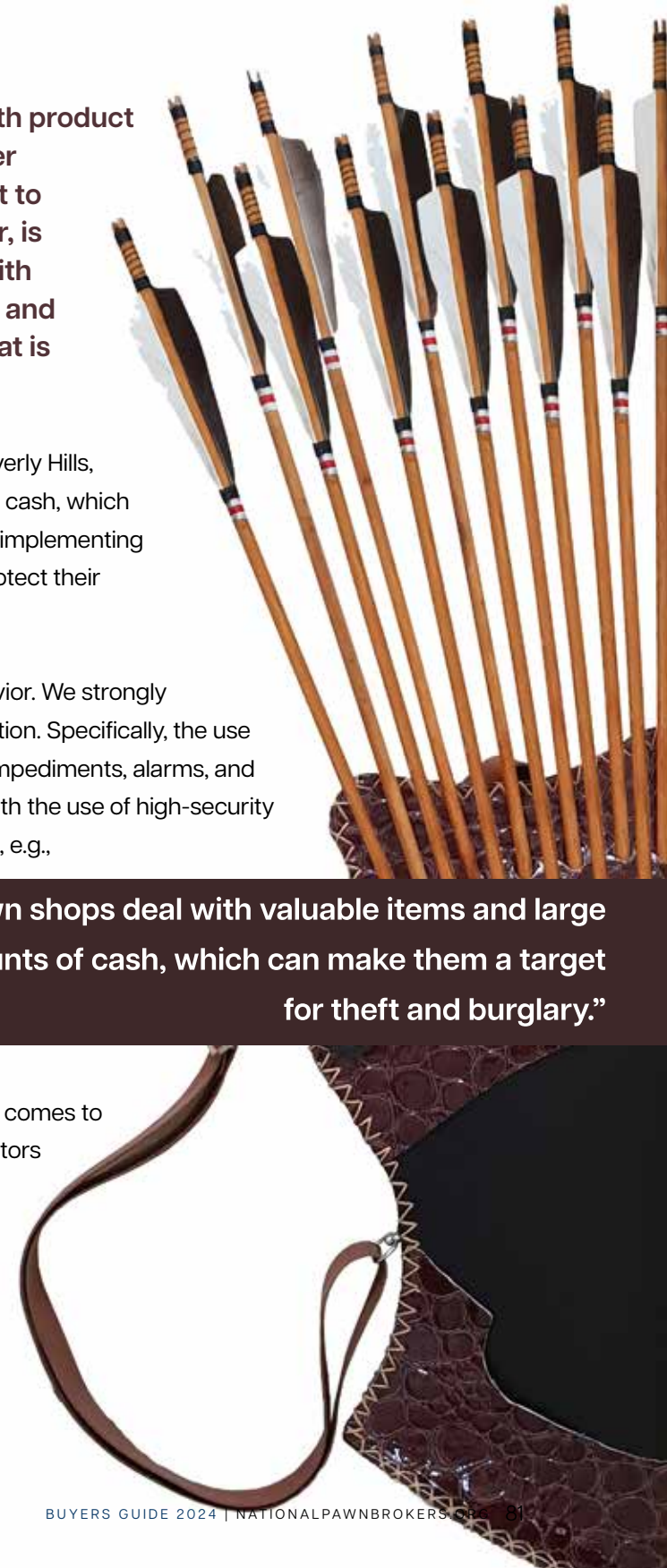
Today's retail environment is ever-changing, with product category sales ebbing and flowing and customer behavior never as predictable as we might like it to be. One thing that remains unchanged, however, is the need for effective loss prevention. In fact, with the presence of burglars, smash-and-grabbers, and swindlers – all of whom think they can have what is yours without paying, it is a necessity.

To quote a recent blog post by Maxferd Jewelry & Loan Beverly Hills, "pawn shops deal with valuable items and large amounts of cash, which can make them a target for theft and burglary. However, by implementing effective security and safety measures, pawn shops can protect their employees, customers, and assets."

There is no single silver bullet or panacea to stem this behavior. We strongly advocate an "arrows in the quiver" approach to loss prevention. Specifically, the use of cameras, clear and open aisles, ample lighting, physical impediments, alarms, and employee training. These "arrows" should be augmented with the use of high-security displays for particularly valuable or vulnerable merchandise, e.g., firearms, cameras and optics, jewelry, and timepieces. These displays serve as the last line of defense separating the bad guy from your product.

You owe it to yourself and your business to ensure that you have multiple "arrows in the quiver" when it comes to store security. Doing so can help to thwart would-be bad actors – either by discouraging them at the get-go or by stopping them during their attempts to run off with your product. And, while cameras, alarms, and physical barriers will not directly help sales, the use of attractive and functional high-security displays will. Enhance sales and prevent theft? That's a "twofer" anyone can like.

"Pawn shops deal with valuable items and large amounts of cash, which can make them a target for theft and burglary."



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CHOOSING A SAFE:

U.L. Burglary Rating Explained

by Paul Gordon, Strategic Alliance Manager, SoCal Safe

MY CLIENTS OFTEN ASK me what kind of safe they need. After all, the boxes all look the same aside from their different colors. The reality is another thing altogether. The following guide is a list of Underwriters Laboratory (U.L.) rated safes, along with the corresponding insured content value.

U.L. Burglary Ratings Explained

Construction Requirements:

Note: These are identical for TL-15, TL-30, TL-30x6, and TRTL-30x6 safes.

- U.L. listed combination-locked safe rated Group II, 1 or 1R.
- Minimum weight of 750 lbs. or includes instructions for anchoring in a larger safe, to a concrete block, or on the premises where the safe will be used.
- Body walls of material equivalent to at least 1" open hearth steel with a minimum tensile strength of 50,000 P.S.I.
- Walls fastened in a manner equivalent to continuous ¼" penetration weld of open-hearth steel with minimum tensile strength of 50,000 P.S.I.
- One-hole ¼" or less, to accommodate electrical conductors arranged to have no direct view of the door or locking mechanism.

Performance Requirements:

Note: The U.L. performance tests are essentially the same but will differ by net working time, type of tools used (TL = Tool resistant, TRTL = Torch and tool resistant) and method of entry.

There are over fifty different types of attacks that can be used to gain entry to the safe. Usually, it only takes two or three based on what the attacker knows about the product (and they know a lot).

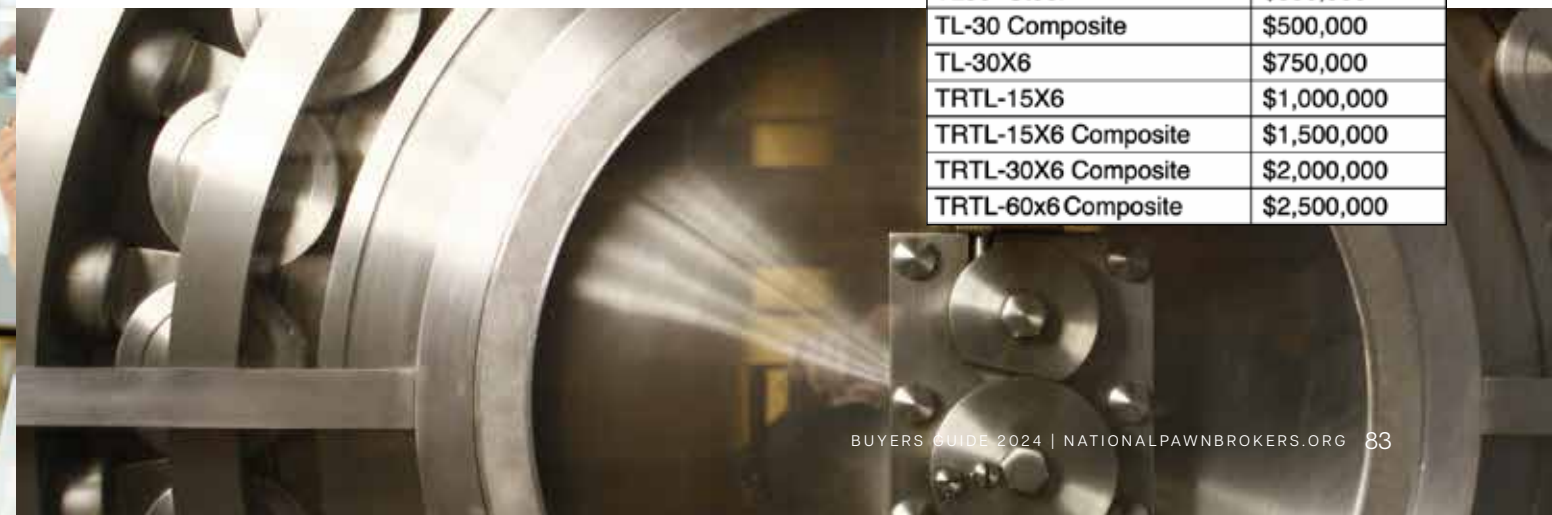
Net Working Time indicates how long a safe withstood attempts to gain entry. This does not include time spent changing tools or drill bits. When the tool comes off the safe, the clock stops.

Classification	Net Working Time	Entry Test
U.L. TL-15 Rating: Can successfully resist entry* for 15 minutes by common hand and electrical tools (drills, punches, hammers, pressure-applying devices) through door or front face.	15 min.	Open the door or make a 6-inch hole through the door or front face.
U.L. TL-30 Rating: Can successfully resist entry* 15 minutes by common hand and electrical tools + cutting tools (abrasive cutting wheels, power saws) through door or front face.	30 min.	Open the door or make a 6-inch hole on any of the six sides.
U.L. TL-30x6 Rating: Can successfully resist entry* for 30 minutes by common hand, electrical, and cutting tools on all six sides.	30 min.	Open the door or make a 6-inch hole on any of the six sides.
U.L. TRTL-30x6 Rating: Can successfully resist entry* for 30 minutes by torch, hand, electrical, and cutting tools on all six sides.	30 min.	Open the door or make a 6-inch hole on any of the six sides.

Insured Content Value

So what safe is right for you? Here you will find the insurance guidelines for "insurance content" value.

Safe	Value Limit
TL-15 Steel	\$150,000
TL-15 Composite	\$250,000
TL30- Steel	\$350,000
TL-30 Composite	\$500,000
TL-30X6	\$750,000
TRTL-15X6	\$1,000,000
TRTL-15X6 Composite	\$1,500,000
TRTL-30X6 Composite	\$2,000,000
TRTL-60x6 Composite	\$2,500,000



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FCP Diamonds, LLC
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