Florida Pawnbrokers Association



Contents

Message From the President	3
FPA Accomplishment in 2013	4
FPA Members in 2013	5
New Board of Directors	7
Looking Forward to 2014	10

To renew your membership or to learn more about our services. Visit our website at floridpawnbrokers.net

Message From The President

Well we are at the start of a brand new year. I am looking forward to what 2014 has in store for us. One of the things I hear from all of the Florida Pawnbrokers is what's in it for me. What can I get from paying my dues. That is a very legitimate question! First and foremost this is an organization that looks out for your best



interest with a state lobbyist monitoring what happens in Tallahassee, so you do not get stuck with detrimental legislation that will hurt your business. We also have an attorney that will be able to give advice to Pawnbrokers if they request it. We will be adding a members only page to our web site

This Florida Pawnbrokers Association is looking to have our own convention for the Florida Pawnbrokers. That takes a lot of time and preparation to make it a successful event. Until then the Dixie Pawnbrokers Association which includes Alabama, Louisiana, Mississippi and Arkansas has extended an invitation to join them for theirs in March. This will give us an opportunity to be able to share some of our resources with fellow Pawnbrokers and learn from some very successful Pawnbrokers in our neighboring states. The more we share and learn from one another. The stronger we become. You can see that there are a lot of exciting things happening in 2014. This is your Association and you have a voice. Please make it heard.

Thank You

Tom Howard
Chairman of The Board
Tom Howard

FPA Accomplishment in 2013

We have a lobbyist in Tallahassee that is now watching after our best interest! We can now take action to legislation that may be introduced before it is voted on. It is very important that we be Pro-active instead of Re-active. You can't protect yourself and your stores after the fact.

We have an attorney that is very knowledgeable about our industry and can give advice or represent any pawnbrokers that may need his assistance.

We have a Florida Pawnbrokers Association Website that is up and running, You can log on and join. It has valuable information and soon will have a member only page that members will be able to access. It will enable them to discuss issues with other pawnbroker in our state.

We are now set up with our own Facebook, Twitter, Google Plus, and LinkedIn so you can follow us in a number of ways. The choices is yours.

Over 130 Florida Pawn Stores have joined the FPA and with over 1000 individual stores in Florida there is room for growth. Our goal is to be 400 strong.

We had three boards meeting in 2013. The last was on December 8th in Orlando. We will have more in 2014. If you would like to attend please let us know and we will keep you informed of date, time and place.

Thank You For Making It Happen









FPA Members in 2013

4 Acres of Tampa

5th AVENUE Jewelry& Pawn

A-1 Pawn Inc.

A & K Jewelry And Pawn Inc.

A J Jewelers, Inc.

AAA Gun & Pawn Shop

Advance Pay Pawn And Jewelry

Aletto Jewelry & Loan

Amber Globe Inc.

American Cash Pawn & Discount

American Pawn

American Pawn Brokers, Inc.

America's Super Pawn (3 Store)

Americash Pawn Shop

Autopawn Of Daytona

Azusa Pawn

Baker Guns And Gold Pawn

Bayshore Guns & Gold

Best Jewelry & Loan

Best Value Pawn

Beverly Hills Gold & Diamond

Big Daddy's Pawn Shop

Brandford Pawn & Jewelry

Buchwald Jewelers

Capital Pawn (10 Stores)

Cash Connection Pawn

In 2013, FPA Has More Than 130 Stores

Cash Pawn & Jewelry

CashIn, Inc.

Central Florida Pawn, Gun & Jewelry

Citi Pawn

Classic Pawn, Inc.

Chiefland Pawn

Collectors Den, Inc.

Colonial Pawn, Inc.

Colorado Pawn & Jewelry

Dan's Discount Jewelry & Pawn

Dan's Pawn, Inc. (2 Stores)

Dunnellon Jewelry & Pawn

EZ Cash Of Panama City

Fast Cash Inn

First Coast Pawn & more Inc.

First Pawn Jewelry & Loan

Florida Cash, Inc.

Folmar Gun & Pawn Shop, Inc.

G& C Pawn, Inc.

Gold Mine Of Merritt Island

Gold N Connection (6 Stores)

Gold Rush Guns & Gold

Gold Standard West ,Inc.

Gold Star Jewelry & Pawn

Gold Coast Pawn & Jewelry, Inc.

Heritage Gold & Diamond Exchange

Hometown Jewelry & Loan

Jerry's Pawn & Gold Shop, Inc.

Jimmy's Mens Store & Pawn Shop

Joyeria Las Americas

Labosco Jewelry Castle

Lake Miriam Pawn

Loan Ly Pawn

M. M. B. Enterprises

Marks Jewelry & Pawn (3 Stores)

MI-95 Pawn

Mid Florida Gold

Midtown Jewelry & Loan

Mike's Pawn & Jewelry

Molly's Pawn & More Inc.

MRR Pawn LLC

Naranja Trading Post (2 stores)

New Hocke Shoppe

New York Cash 2

O.K. Jewelers Ent, Inc.

Oaks Pawn and Jewelry

Ocean Jewelers

Ok Pawn & Jewelry

Pat's Pawn & Gun Shop

Pawn & Jewelry Place Inc.

Pawn Express

Pawn King

Pawn World

Payless Jewelry (2 Stores)

Perry Pawnbrokers

Pine Ridge Pawn & Jewelry

Prestige Pawn

Queen Of Pawn (5 Stores)

R. J. Cash Enterprises, Inc.

Royal Pawn & jewelry

Shooters Of Jacksonville, Inc.

Shores Pawn & Jewelry

South Daytona Music & Pawn

South Florida Gun & Pawn

St. Lucie Pawn

Sunset Jewelry & Loan

Surfside Pawn

TB Good (2 Stores)

The Silver Mine, Inc.

Tikino Pawn

Traders Pawn

Treasure Coast Jewelers & Music

U.S.A Jewelry & Pawn, Inc.

Worldwide Jewelry & Pawn

Yulee Pawn & Collectibles

Thank You For Being A Member

FPA New Board Members



Tom Howard President

Worldwide Jewelry and Pawn VP Of Operations thoward@wwjpawn.com

Tom has over forty years in management. He has been with Worldwide Jewelry and Pawn for over nine years where he was promoted to Vice President of

Operation. He started with them when they had two stores and just opening their third. They now have twelve stores in Indiana, Ohio and one in Florida. He was also on the Board of Directors for the Indiana Pawnbrokers Association where he served as Vice president of the Northern Region for that Association. Tom is also on the Board Directors for the National Pawnbrokers Association where he has chaired the Communication Committee. He move from Indiana to Florida to open their location here in Clearwater and develop the Florida Market for Worldwide Jewelry and Pawn. He has a wife and three children and the whole family resides in and around the Orlando area.

A genuine leader is not a searcher for consensus but a molder of consensus.

Martin Luther King, Jr.

The Florida Pawnbrokers Association is still looking for board members. If you have what It takes to become an active part of your state association and would devote some of your time and talents to a very good cause. We would like you to join us to makes this association into one that is directing

what is happening here in this state of Florida instead of being directed. Together we can make a difference and be heard. We need board members that want to be a part of shaping this industry and making it better for all pawnbrokers. If you think this is something that you want to be apart of then please contact one of the board members of your association.



Josh Davis Vice President

Gold N Connection Owner josh@gncpawn.com

Josh was born in Long Island, New York to a powerhouse Pawnbroking family. From an early age, he enjoyed learning the inner workings of the pawn industry especially the technological aspect. He learned computer systems and networking from his father, Jeff, who served

as CFO of Gem Financial services. After learning the trade firsthand, Josh attended Union College in New York to further his understanding of technical systems and received a Bachelors of Science in computer science engineering and networking. Upon graduation, Josh relocated to Florida and opened his first pawn shop with his brother Adam bringing his technical expertise to the pawn industry and innovating the way in which computers are used to operate a small thriving business. The brothers now own six pawn shops throughout Broward County



Avery Adcock Board Member

Dan's Pawn Owner dpipresident@comcast.net

Avery graduated from Texas A&M with a Bachelors and Masters Degrees in Civil Engineering. He spent 8 years as an Engineer, working first for the Texas Highway Department, and several consultants including Applied Research

Associates doing highway/airfield construction, design and research. He founded Dan's Pawn in 1995, and has grown it to 2 stores and 25 employees. He is active in the community and served on numerous boards including his children's school, his church, Friends of NRA Foundation, Emerald Coast A&M club, Habitat for Humanity, Junior Achievement, the FPA's board in the late 90's, and the NPA's board in the late 2000's. He lives in Panama City, FL with his wife and 3 kids.



Gold N Connection Owner adam@gncpawn.com

Adam was born in Long Island, New York to a Pawnbroking family. Starting at the age of 5, Adam worked at the pawn counter alongside 30 year industry veterans. He started making his loans and sales at the age of 7. After years of learning how to proficiently pawn and sell, Adam attended

Colgate University and received a Bachelors of Art with concentration in Economics and Musicology. Upon graduation, Adam relocated to Florida with his brother Josh to open pawn shops. He brought his pawn and sales expertise to the industry, paving the way for the eventual expansion of his and his brothers company throughout Broward County, Florida. They currently own six pawn shops.



Mark Folmar Board Member

Folmar Gun & Pawn Owner markfolmar@comcast.net

After graduating from Leon High School Mark Folmar traveled west to attend the Colorado School of Trade.

Upon completing the gunsmith program on 11/21/74 Mark returned home to apply his trade. Several years as a full time gunsmith lead to Folmar Gun and Pawn opening it's doors in 1978. Folmar Gun and Pawn incorporated in 1987 and now does business as "Folmar's". Folmar's has 12 employees with decades of combined pawn experience and operates out of a 12,000sf building on Monroe St in the shadow of the Florida governor's mansion. With an additional 7000sf storage facility just one block away we are able to loan money on everything from diamond rings to dump trucks.

Looking Forward To 2014

Most members know that we are trying to put together a state convention, but that will take some time. We are very excited to announce that the Florida Pawnbrokers Association has been extended an invitation to attend the Dixie Convention. The states that are involved are Arkansas, Alabama, Louisiana and Mississippi. We hope that many of you will be able to attend. This will give us a chance to participate in some great training, attend some seminars as well as visiting all the vendor's booth's to learn what is new to our Industry. Members of the Florida's Pawnbrokers Association may attend for the member rate of \$195 for the first attendee from a store and \$95 for each additional attendee. Non-members rate is \$250 for the first attendee and \$150 for each additional from the same store. The registration form that you will need is on the FPA website along with an agenda for the different dates and times of the events. The registration form with your check will be sent to Tim Collier. His address is on the registration form.

They also have an auction to raise money for all the state associations and Florida will participate in that as well. Florida pawnbrokers who donate an item will make sure that half the proceeds go to the Florida Pawnbrokers Association and any pawnbroker from Florida who buys an item, half the proceeds go to the FPA. I know this is short notice for all our members but if you can go I think you will get a lot out of it and spend a couple of fun days in New Orleans. Who knows you may make a New Friend.



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"Everybody says lets wait until there is a crisis and I will join. Why not be proactive instead of reactive and join now. So we can head off problems before they start."

—Tom Howard "FPA President "

