



October 5, 2018

Dear Jeweler,

The season is behind us and it's time to take stock of all the bills we accumulated for inventory. If you had a good holiday season and/or made appropriate planning in advance, then congratulations. Unfortunately, not all stores are so lucky or so diligent, and they find themselves with big financial headaches this time of year. Although we work with and advise jewelry stores in these matters, this email is not a sales pitch, but rather an **ALERT** of which you should be made aware.

Some of our clients, prior to coming on board with us, succumbed to the use of merchant cash-advance services due to the allure of quick and fast money. Although these loans can be like quicksand to the borrower, we successfully assisted these borrowers in getting out from under the usury obligations. However, the cash-advance industry has quickly morphed into a dangerous, legally supported, predatory monster that would make a loan shark envious.

Please take a few moments to read the horrors illuminated in an article by Bloomberg Businessweek pertaining to The Predatory Lending Machine Crushing Small Businesses Across America at www.bloomberg.com/graphics/2018-confessions-of-judgment.

Also, we would ask that you pass along this link to anyone who you believe may benefit from the information contained in the article.

Sincerely,

The PRIME Team – *Jim, Jeannie & Warren*

-----Professional Resources & Inventory Management Experts-----
