

## MARNI

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a closer look, like the 18th century Chinese libation cup he spotted in a client's modest home a few years ago, which he sold at auction for \$800,000.

"She had no idea," he said, "but for every story like that, I have 50 of folks who think they have valuable items that are not. I disappoint them and have to talk them out of the trees, but then they at least know."

Until we have that magic funnel, we might all benefit by taking off the rose-colored glasses, taking stock of what we have, and simplifying our lives by thinning out our homes, and fattening up our wallets. Here are some considerations:

- *Prepare for the meteor.* I know, none of us is planning on dying. It's certainly not on my list. But we should, for the sake of our loved ones, plan for a day when

we walk out the door and get struck by a meteor. That means having your "stuff" together.

- *Pare down as you live.* Life is not one big contest to see how much you can accumulate. But a peek into some American homes would have you think so.

Moving to a new home is an ideal and obvious time to lighten up, but also consider downsizing where you are. Unless you have a collectible you believe will go up in value, sell what you no longer use, or want to store. Make frequent trips to the donation center. Have a garage sale. Sell stuff online, or, for higher-end items, through an auction.

- *Know what you have.* Don't guess. Don't delude yourself. And don't leave a tall, worthless promise. A once-over by an expert in estate appraisal can help you know what you have, so you can make better downsizing decisions, or, if leaving items to heirs, you can do so evenly and fairly, so Sally doesn't

get the fake Picasso, while Johnny gets a classic vintage Porsche.

- *Make a plan.* If you have something of value, like a curated collection of political buttons or record albums that no one in your family understands, have it appraised and documented. In case that meteor hits, be sure your successors know what you want done with it, and, if no one wants it, who should handle selling it.

- *Find the right expert.* Experts are available who specialize in genres like china and figurines, couture fashion, jewelry, coins, stamps, antiques, clocks, fine art, even old farm equipment.

- *Liquidate while you're living.* If no one in your family wants your cherished items, or if they will fight over them later, consider selling them before the meteor hits.

Most of us don't want our stuff to become the next generation's problem. And it's a lot easier to divide cash than

a diamond ring. Remember that how you leave your things, as well as what you leave behind, is your legacy.

Syndicated columnist Marni Jameson is the author of

five home and lifestyle books, including "Downsizing the Family Home – What to Save, What to Let Go" (Sterling Publishing, Dec. 2019). Reach her at [www.marnijameson.com](http://www.marnijameson.com).





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