

# When downsizing, don't overlook the pawn shop

**O**RDERLINESS is a blessing you leave your children. Which is how I wound up this week in a pawn shop.

For the record, I had never been in a pawn shop. I assumed they were for other people: gun traders, drug addicts, gamblers, those seeking bail money or who were otherwise down on their luck — not that I haven't run out of luck myself from time to time.

But there I was, in my tailored blouse, good haircut and sensible pumps, bargaining with a pawn broker as several closed-circuit cameras looked on.

Christine Gerardi got me into this. You may recall, a few months ago, I wrote about Gerardi, a jeweler who came to my home and helped me sort my jewelry. Besides giving me permission to let go of some dated costume pieces, Gerardi bought some gold jewelry I no longer wore for their melt value. (Huzzah!)

During that one extended visit, she helped me downsize my jewelry stash by a third.

But I had more to deal with. Specifically, I had two pairs of my mom's good earrings that I would never wear, but that Gerardi thought too nice to sell for melt, and, oh, my former engagement ring. Ouch. All were, honestly, a little tough to part with.

Gerardi's visit prompted me to get my jewelry drawer, as the mother of a friend of mine used to say, "in dying order."

Now let's pause right there for a minute. I love that line. It's not morbid. It's thoughtful. Here is a woman thinking about the impact her belongings, and how she leaves them, are going to have on those after her, whether she lives to a ripe old age (which she did) or gets hit by a meteor tomorrow.

But back to how I wound up at the pawn shop.

"So much of our jewelry is lad-



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en with history that is not always sunny," Gerardi said. Sure it's easy to shut the drawer and say you'll deal with it someday. But someday is really code for I'll let someone else deal with it, which is plain lazy and inconsiderate.

"What do I do?" I asked her.

Gerardi recommended a pawn shop she'd worked with and trusted. The owner would likely give me more than melt value, because he would resell the items as they were.

I asked my girls (again) if they were interested in any of the items. (Please say yes.) No.

Who was I kidding? I was not bequeathing heirlooms. I was leaving a headache. If I did nothing, one day my girls would be saddled with figuring out what to do with their grandma's old earrings and this vestige of their parents' broken marriage.

I lassoed that rare and fleeting moment of rational thinking and headed to the pawn shop.

I also went because of you. I cannot in good conscience recommend you do anything I haven't tried myself.

I ventured innocently in, a canary into the mine. A buzzer admitted me. A disembodied voice asked me to remove my sunglasses. A sign reminded me to smile



From clutter to cash — Don't overlook pawn shops as a downsizing vehicle. Graphic courtesy of Dreamstime.com.

for the cameras.

The pawn shop dealer offered \$180 for both pairs of earrings. Done. Before forking over the cash, he took my driver's license and fingerprints.

Because I didn't like what he offered for the ring, I took it to a jeweler Gerardi also recommended, who offered \$100 more than the pawn broker, or about one-fourth of what the ring cost new 30 years ago. That's typical, Gerardi assured me.

When the jeweler told me he had a diamond that matched the ring's center stone and planned to make a pair of earrings, I felt better knowing it would not become someone else's engagement ring. I was also glad to see the jewelry out of my drawer and back in the world with a new purpose thanks to a bit of

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