

MARNI

FROM PAGE 2H

courage and enlightenment.

I put the money from both transactions into an account I have created for my daughters to divide one day, exactly how these assets should convey. I also know that, like most kids, they would rather have the cash than the stuff.

Was this a hassle? Yes. Would it have been easier to keep the earrings and ring in my drawer? Yes. But then my kids would have been stuck dealing with these pieces of the past, and why have that cloud on the horizon? I saved them the trouble and that alone was worth, if not the money, certainly the effort.

Meanwhile, here's what I learned on my way to the pawn shop:

- **Don't overlook pawn shops.** When cleaning out your home, or downsizing, consider adding a reputable pawn shop to your list of liquidation vehicles along with Craigslist, eBay, Facebook Marketplace, the consignment store, yard sales, and the auction house. They have their place, and can help you convert clutter to cash fast.

- **Selling as is can beat melt value.** Most gold buyers want your fine jewelry for its melt value. Pawn shops may buy for melt, but, if they plan to buy a piece of jewelry to resell as is, they may pay more than another gold buyer.

- **What to sell.** Besides fine jewelry, other items pawn shops will buy include old coins, collectibles, guns, musical instruments, electronics, and antiques.

- **Don't kid yourself.** Assuming your kids want something that

they say they don't is just your way to justify doing nothing. Your old jewelry is not an heirloom; it's a headache.

- **Get multiple offers.** When selling a pricey piece of jewelry, go to a jeweler, a gold buyer, and a pawn shop to compare offers. Don't be afraid to bargain.

- **Play it safe.** If you feel uncomfortable going to a pawn shop or leaving one with a wad of cash, go during daylight hours and bring a friend.

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" and "Downsizing the Blended Home – When Two Households Become One." Reach her at www.marni-jameson.com.



Old watches, jewelry and coins are among items purchased by reputable pawn shops.

R&E Properties for SALE *Call for your appointment!*



3330 Thorofare Road, Clendenin
\$185,000

Updated Rancher on 1 private acre, large open kitchen w/new appliances, flooring has been redone. Updated master bath w/walk in shower, freshly painted, new covered porch on the back of the house, brand new driveway, HVAC, metal roof & fenced dog lots, basement has heat & new electrical finish to add more square footage. 2 car garage. Whole house generator.
DIRECTIONS: I-79 Clendenin Exit, left across Thorofare Road Bridge, go 3 miles house in on the right.

Tina Pepper
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1315 Wychwood Road, Charleston
\$185,000

Get moved before the holiday's! 3 bedrooms, 3 full updated baths, large eat in kitchen with marble countertops & SS appliances. New carpets & hardwoods, fresh paint, mint condition lower level, wood burning fireplace. Great 50X16 deck for entertaining, fenced yard and so much more.
DIRECTIONS: Oakwood Exit, right on Cantley, left on Wilkie, right on Wynchwood, house is on right.

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2216 Tate Drive, Charleston
\$299,900

If it's gorgeous privacy you are looking for, this home is for you! Over 4 acres with a rancher home that offers 3 bedrooms, 2 full baths, 1 half bath, updated open kitchen, living room, main floor family room and a finished lower level with walk-out to covered patio! Screened in porch, open deck and 2 large out buildings.
DIRECTIONS: Route 21 turn right onto Sugar Creek, turn left onto Tate.

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91 Bath Road, Charleston
\$227,500

3.5 acres w/fruit trees, pond, wooded lot, storage building & deck. Open kitchen & family room w/woodburning brick fireplace. Master w/walk-in closet & updated bathroom 2 large bedrooms, main floor LR, DR and laundry, nice windows, 2 car garage, 2 newer heat pumps.
DIRECTIONS: I-77 Tappers Creek Exit, Left to First Rd., (County RT 29) a little more than a mile go under interstate 2x, right on Springs Addition, sharpe right on Bath Rd.

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