

# BY MASON WEST PHOTOS BY TOM PATTERSON

# PAWNS SOW THE TRADE BUY AND SELL SHOPS WORK CLOSELY WITH CLIENTS, CUSTOMERS, GOPS AND GANON

A man somewhere in his 40s walks into Main St. Jewelry & Loan carrying two items wrapped in newspaper. He lays them on the counter in front of owner Buck Biggs and reveals an etched glass beer stein and a statue of a duck in flight. For these items, he asks Biggs for \$15 to get dinner and gas. With noticeable hesitancy, Biggs asks his wife to get the money.

This is the life of both pawn brokers and the people who use their services. It is a culture of people who just need a little extra help to get by. People such as Biggs provide that help.

"I'm sort of a lot of people's ATM or bank," he said.

Biggs admitted that under normal circumstances, he would not have taken the two items at all, but he has dealt with this person before, and the two men have built a sort of trust.

"He'll be back to get his stuff," Biggs said.

Biggs and his wife see a lot of familiar faces at their store. He estimates that 75 percent of his business is from returning customers. He explained that the pawn store customer has a certain mentality that isn't conducive to long-term planning. Because these people don't manage their incomes, they come up short.

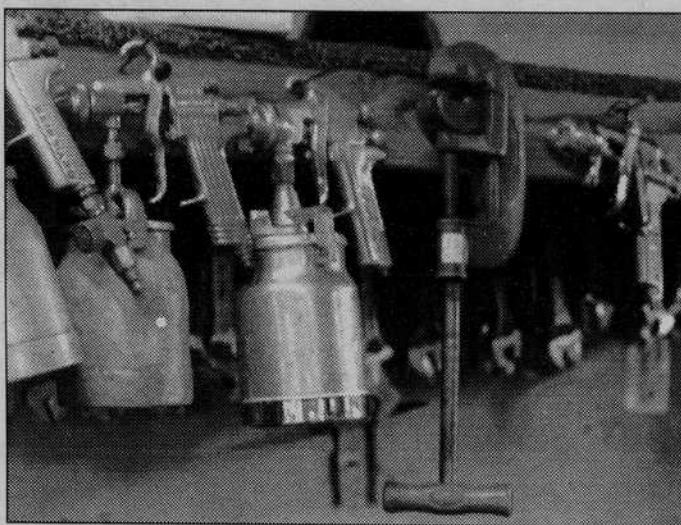
Dan Pierce, owner of A American Buyers, said that stores such as his provide a service to the community. Buy-and-sell stores will carry any sort of item, subject only to the discretion of the owner. Guns and gold are sure to be staples in every store because they have a steady value.

The staple merchandise wouldn't come in without staple customers who bring their guns and VCRs month after month and pay an extra \$12 holding fee to store them so they can get a little extra immediate cash. Biggs said that those are the people who think they're going to win the lottery tomorrow. To that line of thought, 30 days is an eternity.

Not all customers fall under this distinction. Ric Raynor, Your

Place employee, said many students exchange items to get some cash while waiting for student loans to come through. Other people use the store as a safe place to keep valuables while they are on vacation.

But there is still another group of people that frequents pawn and consignment stores: thieves. Lance Barkley, Your Place manager, estimates that someone brings in a stolen item once a week. But when this happens, those items don't remain stolen for long.



The stereotype of buy-and-sell stores as Laundromats for stolen goods is not altogether true. Eugene Detective Bob Holland said less than 2 percent of items put in pawn shops are stolen. To eliminate that 2 percent, buy-and-sell stores are regulated by city laws that create steps to ensure that stolen items are returned to their owners. A written report with an item description and any serial numbers is made of every item bought by or loaned to a store. Twice a week, police detectives such as Holland collect these documents, and all the information is entered into computers. The stores are required to hold all items for seven days to allow the police to check the stolen-items lists with the stores' acquisitions.

Holland is one of two detectives in Eugene who is specifically assigned to this beat. Springfield, with more buy-and-sell stores, has a separate department. Holland explained that it is a C-class felony to sell stolen property, which is punishable by up to a \$100,000 fine and/or 5 years in prison. Raynor worked this job before moving to the other side of the counter. He said that in one shop in one year, he made 59 arrests.

When the police find a stolen item in a pawn shop, it is turned

over to the police, and the store is out whatever it paid for it. This is an accepted consequence of the business.

"The losses are really negligible because we get the items back to the people, and we help the police catch criminals," Barkley said.

Pierce mentioned a ring that he recently bought for \$70 that turned out to be stolen. That case was actually solved not by the police but by the owner, who called the store to ask if any rings matching her description had been bought.

Holland admits that as much as the police do accomplish, there are so many stores doing so much business that the seven-day waiting period isn't always enough to catch a stolen item.

The seven-day waiting period

is a city law that all buy-and-sell stores are subject to, but not all stores are regulated by state law. Main St. Jewelry & Loan is the only state-licensed pawn shop in the Eugene-Springfield area. The legal distinction puts more restrictions on how the store owner conducts transactions. All items for which people receive money are either bought straight out or loaned. The loan is valid for 60 days, and a state-regulated interest rate is fixed to whatever amount is loaned.

Consignment or layaway stores get around these and other mandates through term loopholes. Such stores do not give out "loans"; they will buy an item straight out and charge a holding fee to ensure that it isn't sold. There are many ways to work around the laws, but the ultimate goal is making more money. Because there is no legal interest rate, consignment stores can charge whatever they want to hold an item.

Biggs said that in larger metropolitan areas such as Portland, most buy-and-sell stores are licensed. For some reason, Eugene and Springfield slip through the cracks.

But maybe not for long. Legislation is currently under way to require non-licensed stores to accept state control. Barkley said he isn't opposed to working with the state government, even though it would take away some of his freedom.

While the state license may add credibility to a store, it doesn't mean that non-licensed buy-and-sell stores are any less respectable. Everything about this business is about people and relationships. If a store isn't doing things right, it will go under. Store owners develop trusts with their customers. They will call people before selling their items when their loan expires to make sure the people haven't forgotten.

"A lot of our customers are like family," Raynor said.

That is why Biggs let his friend walk away with \$15 for dinner and gas.

Buy and sell stores in Eugene carry lots of tools (above), a helpful hint for the construction-inclined. Guns are only one of the things that you can get at "Your Place," a consignment store in Eugene. Manager Lance Barkley (below) sits watching the door to greet his customers, many of whom he knows by name. Barkley has been in the consignment business for 15 years traveling around Oregon to start and sell new stores.

