



**Ridgeley, WV
Frostburg, MD
Oakland, MD
Keyser, WV**

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Jason Shook decided to start a pawn and gun shop to avoid a long commute.

Twenty-three years ago, after working in a pawn shop some distance from his home, he opened J&S Pawn and Gun in a small storefront (now moved to a larger building two blocks down the street) in the town where he lived, Ridgeley, West Virginia. Two years later, he added a location in Frostburg, Maryland. In 2016 and 2017, he added two more shops, which his son Cameron oversees, in Keyser, West Virginia, and Oakland, Maryland.

Many of us have an image of pawn shops as dark and shabby places in gritty urban settings where people pawn belongings that they then usually lose because they are unable to pay back the amount borrowed. Jason and Cameron aim for a completely different sort of business, one that offers a vital service to the community. Their stores and merchandise are clean and neat; their staff members are presentable and courteous. J&S handles transactions from small sums to large loans of “several thousand dollars”



Newly remodeled Oakland, Maryland, store — come in for a visit and see the wide variety of available items.

and does not limit the number of loans an individual can acquire. While the industry norm for success is that 50% of the people who have brought in collateral for loans are able to redeem their belongings, J&S has a reclaim rate of about 70%. They allow customers thirty days plus a grace period to repay a loan and retrieve their property or to pay the interest and extend the loan another thirty days. For buyers, J&S offers a layaway program so people can pay in installments in store and online.

J&S Pawn and Gun shops carry a wide variety of goods. Major categories include firearms, gold, diamonds, electronics, musical instruments, sports equipment, and tools. Where space allows, J&S will even provide loans secured by vehicles and boats. Employees receive significant training in order to keep up with laws governing the sale of firearms (J&S will help with the paperwork on private sales for a reasonable fee), and to deal knowledgeably with all types of merchandise. Some sales associates, such as music man Jimmy in Frostburg, develop special areas of expertise.

Employees say that among the treasures available, buyers might find original Nintendo equipment, older cell phones (good for workers whose phones have a high likelihood of being damaged on the job), acoustic guitars, jewelry, rifles, log-splitters, or ATVs. In addition to four brick and mortar locations, J&S maintains a website with online access to the goods available in their shops, and to additional

merchandise that can be ordered. Items can be picked up at stores or shipped.

The newest location of J&S, opened in September 2017, occupies a former jewelry store at 223 E. Alder Street in Oakland, Maryland. Glass cases line the walls and merchandise is attractively displayed. Mindy Wade (Manager), Luci Elsey, Curtis Davis, and John Brunson will be happy to answer questions and demonstrate the J&S model for a modern pawn shop.

J&S Pawn and Gun Shop
240-488-1121

www.jspawnguns.com
facebook/J&S Pawn and Guns Oakland

Hours for all locations:
Mon - Fri 10 - 6; Sat 10 - 3

The Ridgeley, WV, store is very spacious with attractively displayed merchandise and plenty of easy parking.

