

# CORNERSTONE

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# A DISCUSSION ON JEWELLERY VALUATIONS AND RELATED ASPECTS

Ian C.C. Campbell, FGA

Director of Independent Coloured Stones Laboratory (ICSL), Randburg (Johannesburg), Rep. South Africa.

Note: Mr. Campbell contributed an article on his colour grading system to a previous **CORNERSTONE**.

## FOREWARD

These are the writer's views and are based on a professional experience of over seventeen years. It is appreciated that there may not necessarily be full agreement on what is written here, but is one practising gemmologist's approach to the subject. It may be of interest to those who do valuations, as well as those who feel they would like to. Contrary to some thoughts, it is not the easiest of ways to earn an income - not if the job is done as it should be. Obviously a book can be - and very likely has been - written on the subject in depth. This article is superficial and only intended to prod those of us who perhaps need prodding!

## INTRODUCTION

There are considerable criticisms in respect of standards. In fact until fairly recently there were few worth talking about. A great number of appraisals were, and still are, "look-and-see" five minute rituals at the expense of accuracy. Incredibly, these unprofessional jobs are **STILL** being accepted by insurance companies and other institutions when they most certainly should not be. Insurance-wise, when a claim is lodged under such conditions, apart from a lack of detail to assist in an equitable replacement, the claimant nearly always loses out to the eventual replacement of a comparatively inferior item. This particular problem, as far as poor insurance valuations are concerned, could be practically wiped out overnight IF the insurance business sector accepted only properly constituted ones. Unfortunately, it would appear they are influenced by the only bottom line - could it be presumed that claims are so comparatively limited by comparison to the collected premiums that is

merely something of academic interest? The question is justified because the overall acceptance of poor assessments for insurance purposes is extremely high. Ironically, an experienced assessor - by that time usually a practising gemmologist - is called in to try and work backwards to see what **MAY** have been lost (say a diamond of unknown quality).

Another irritating outcome in respect of poor assessments is the new-born interest of governmental agencies - as usual, any excuse appears good enough to gain a foothold with the ultimate purpose of achieving authority-laxed controls over aspects of personal wealth. These agencies, generally fiscal related, always sprout about "protective measures". For who? The individual?

Sound advice here, is that all the fragmented unaffiliated associated and societies with the same interests and ideals **SHOULD MAKE IT THEIR BUSINESS TO VERY QUICKLY FORM A UNIFIED CONTROLLING BODY** - does the Council of Jewellery Appraisal Organisation fit the bill? - with enough backing and clout to enforce (by common acceptance) high standards. Such a move would not necessarily cost member groups their autonomy which could still be protected. Apart from the resultant improvements to all concerned, such a body is able to speak with a great deal more emphasis when it comes to governmental interference than are splintered groups able to do. It may not be realised in some quarters, but time is running out in this contest - once legislation is introduced (which seems very likely, the threats are already there) the aspect of "free enterprise", in any form, is not so free anymore. Over a period, additional legislation will be forthcoming . . . and it will not, rest assured, be for the profession's benefit, only that of the IRS. Do you want this to happen? Look at the results of other controls if you seek an answer.

## VALUATION REQUIREMENTS IN PRINCIPLE

Probably the main points could be listed as follows:

The ability to:

1. Reasonably assess the ratio of gold alloys; or the ID of other metals.
2. Gemmologically make accurate gem/mineral identifications, as well as the assessment of



realistic qualities and weight estimations.

3. Realistically equate the above to current market prices applicable at a given level.

4. Know the differences between the various types of valuations, each of which relates to a specific requirement.

5. Give accurate and adequate data relating to each article in order to re-identify it, or parts of it (stones, etc) at a later date.

6. Correctly present properly constituted documents both legally and in specific terms of reference.

7. Make an ethic charge for your work.

These requirements are duly discussed in greater detail in the above order and similarly numbered, (ie, 1a, 2a, etc) hereunder.

If expertise is lacking in one category or more, the services of a relevant qualified specialist should be enlisted whenever the need arises. A storekeeper who merely buys in and sells jewellery, and is reliant on his suppliers for confirmation of identification, quality, etc. should not undertake valuations personally in spite of handling such goods daily - naturally, not to be confused with other relevant expertise on the premises.

#### 1a. (i) METALS AND COSTS

A great deal of items are mass-produced and could be loosely described as 'standard' or 'run-of-the-mill'. These can be easily priced through the trade. At least in South Africa, this is broadly related to the weight of a particular gold alloy at 'so-much' a gram - being based on factors of primary gold costs, labour, average mark-ups and taxes. There is little problem here, only the time taken to research actual prices on an on-going basis as a supporting guide.

The custom-made articles are a different matter where labour is a major cost factor and the items therefore not merely gold-weight related. If the valuator is unable to assess such labour factors then the item should be shown to a manufacturing jeweller for an estimate of cost of producing a similar article. To this can be added retail mark-ups and whatever taxes are in force at the time. If you really should do this, but do not want to because of time wastage, the correct thing to do from then onwards is NOTHING - leave it to someone who

is prepared to do ethically what the client is paying for - and that is NOT a 'guesstimate'.

#### (ii) TESTING OF METALS

The operable word here is 'TESTING', not assaying which cannot normally be done other than by complete or partial destruction. Although not yet done in South Africa, assaying of mass-produced batches, or groups of centrifugally cast articles made in one batch, is generally done on one article of each batch, and if to standard, all the other articles are duly marked.

The traditional touch-stone methods (and variations) are merely INDICATORS of standard alloys or other metals commonly used. If the acids are up to par there is little to be concerned about if used intelligently. Some methods which do not remove at least plate-thick (rolled gold) layers at the surface are not recommended for obvious reasons. Nevertheless sooner or later acids will in anycase give erroneous results due to weakening with age - the incorrect impression is then given of a BETTER gold content than is actually the case. This is also why the liquids should be periodically tested with known control plates or wires. Different types of alloying, apart from giving subtle variations of colour to gold, may also yield slightly differing results under test. A selection of standards is therefore desirable. The author has 14 and this can still be extended.

A common mistake is to blindly accept the stamped karatage (or parts per 1000) on an article. It is quite suprising how often this is incorrect - sometimes blatantly so. In the past this has been the case with rings in particular, manufactured in the Far East. Other reversals such as 'K18' is misleading when in fact base metal is used, and this type of marking is also seen on non-gold articles.

#### 2a. GEMMOLOGICAL KNOW-HOW AND QUALITY CONTROL

Gemmological expertise in respect of the correct identification - and quality grading - of gems set in jewellery cannot be over emphasised when one considers how much wealth is often represented in objects so small. Stone-set jewellery weight estimates, are first known. All three requirements, not just one, are important. Past experience of varied types of appraisals in this context have highlighted the need for valutors to get to know just how





to go about the estimation of weight in particular - many times, the figures given are mere guesses and as a result of such the whole job has essentially been a waste of time as well as a misrepresentation. There are good formulae offered - particularly by G.I.A - so use them, those of you who don't already do so.

It is all very well having an impressive laboratory layout in terms of instruments, etc. but they become only show pieces if the technician has not come to terms with their correct usage and limitations.

Precise reports on gems saves arguments - even litigation - in the event of loss and potential replacement; sheer professionalism is required in any respect of any of these written reports which cover directly or indirectly matters concerning collateral requirements for loans, or any payments involving the use of gems and jewellery in lieu of cash for services, property or barter. Valuations under this group in particular are vitally important to all concerned and the terms of reference, details, realistic values and descriptions/photographs, etc. should be well conceived.

If the gemmologist is also commercially oriented but retaining independence and has a good knowledge of the market, his services are that much more valuable - in fact a consultant should be in this category.

### 3a. PRICES

None are absolute. One could not really expect any different in our strongly competitive Western society. Yet from the talk one hears on any on-going basis no-one could really be blamed for thinking that a 'price control' in some form really exists. There would be no competitive edge if such was the case - at least not in terms of direct pricing, although this can be done in other indirect ways in terms of services offered. However, significant differences between traders in the commercial sector DO exist and buyers are constantly reminded to shop around before buying. Again, is there any small wonder why, likewise, valuations also differ significantly? However, having said that, there are what could be termed 'reasonable maximum price limits' - after which it could rightly be said that advantage was indeed being taken of the buyer.

**SO WHAT ARE PRICES? WHO SETS THEM?  
WHO SAYS THEY ARE WRONG OR RIGHT?**

I have written elsewhere that past values are easy

to quote; present ones more difficult, due to fluctuations caused by unstable markets; and in reality future ones can only be quoted as POTENTIAL values where no guarantees can be given. This is still very much the case. True valuations are of the PRESENT, yet they are constantly being looked upon as some sort of guarantee of the future! ... particularly by insurance companies.

Would it be right to over-value articles to cover inflationary trends? Some say yes, others no. This can be abused and the insured person will pay higher premiums, sometimes to an unwarranted extent. The best that can be said is that a fair average be taken, the extremes being left applicable to specific circumstances (but still within the commonly 'acceptable' range).

Again, what are prices? They are many things to many people - look at the the advertisements in journals, newspapers and listings. Look also at quotations, auctions, retail outlets, dealers, wholesalers and importers. The first thing that becomes apparent is that there are bona fide LEVELS in the trading chain, and this has been the cause of many remarkable differences seen in given valuations because often the valuator forgets to give the exact terms of reference - something crucial to the realistic meaning of it all. A valuation which says, 'One diamond ring of value X amount' (just to make the point), may just as well be thrown into the wastepaper basket.

Who sets them? No one! They evolve subject to supply and demand and factors governing it all. They can be very erratic depending on circumstances, and it requires a finger on the pulse to keep track. Prices differ very much from country to country and the use of one guide listing of a particular country or geographic locality, by another, has to be treated very carefully. In spite of this, guide price lists drawn up by active professionals are useful, because some form of reasonable stability is offered. One is able to make rational comparisons of qualities and sizes versus costs.

The writer, under the label of his gemmological business 'ICSL' (Independent Coloured Stones Laboratory) uses such a coloured stones listing which he has evolved over the last 3 or 4 years and which relates to 19 species/varieties. It is updated periodically and is used by a number of other professional





gemmologists here as well. It is detailed and relates to strict grading parameters, being based on the ICSL Coloured Stones Certificate final grade. (This system has already been published by A.G.A. in the 'CORNERSTONE' journal). These base prices, considered by the writer as an applicable average in this country, applies to a dealer level; ie. before taxes (35% ad valorem and 12% general sales tax on an accumulative basis) and retail mark-ups. Like other lists, it has also to be intelligently used or it becomes a mockery. The average figures listed are those ultimately filtered out of what in reality is a very complex boiling pot. **THESE LISTS ARE NOT DICTATORS OF PRICES, BUT FOLLOWERS.** The end figure in a valuation will depend on the specific terms of reference.

The appraiser/valuator should be willing 'to put his money there his mouth is' as the saying goes, in respect of his own valuations. This means he should, if no one else will, go out of his way to acquire the replacement article himself in the case of an insurance claim, AND also within the amount he had initially written in - not withstanding aspects beyond his control. Most times - simply because he can also avoid retail mark-ups when acquiring articles through the trade at a wholesale level at least (not to mention also avoiding unofficial discounts virtually 'demanded' by insurance reps when looking for replacements, at least in this country, of up to 30%) - it will be found that the insured value should in any case easily cover the replacement under normal circumstances. If an assessor is in a position to value articles, he must surely be in a position to also acquire them? - apart from specialities which, per se, are not replaceable (in which case estimated NOMINAL values would have been given - terms of reference in these cases are extremely important). This is not asking a lot by one's clients - they just want to know, like you would, exactly what these valuations are, in reality. (For example, an insurance valuation is not a licence to sell!).

...And who says prices are wrong or right? No one should. Certainly, something can be a bargain, average, or very expensive. This will depend partly on how 'up-market' the seller is, and whether or not an additional service caters to customers' needs - all this costs money and is bound to affect prices. In many instances the profit may well be compatible with the 'little man' who has practically no overheads and is therefore able to sell at a considerable discount on his 'up-market' competitors' figures. This is one significant aspect that underlines differences of prices of similar goods. If the assessor is in fact

specifically doing valuations for an organisation that trades at the high end, it is wise to work in with the policy of that company and to value within their particular higher selling prices - on the basis that the customer is going to go back to THEM (and not elsewhere) for a replacement in the case of an insurance claim. Under-valuing under these circumstances will only embarrass the particular company who, because of their own policies, may not be able to replace the item at the figure originally given by the assessor. Yet again, the terms of reference should be clearly given. All this is still subject, of course, to acceptable ethics - nothing will justify ridiculously high valuations simply on the basis of equally absurdly high overheads of a particular business.

#### 4a. THE BASIC DIFFERENCES BETWEEN VARIOUS TYPES OF VALUATIONS

At least, in the context of the South African situation:

(i) Insurance Purposes. Estimated replacement value at a retail level including all taxes (unless terms of reference indicate other aspects under which the insurance will apply). Normally speaking, this is looked upon as the 'highest' level as it incorporates the trading range from the start to the end of the trading range with all its intermediate profit-taking steps.

(ii) Dealers (Trade) and/or Wholesale. Considerable lower lever pro-rate than per (i) above. It excludes the retailer's mark-up - and, in South Africa, ad valorem tax depending on circumstances (aspects of whether or not the buyer is registered, thus avoiding legitimately, at his level of trading, having to pay this tax - it can be legally passed on).

In fact this tax, or excise if you like, will be paid in the form of an incorporated amount in the retail price by a member of the public sooner or later at the point of sale. Such values should be stated as including or excluding the applicable taxes.

(iii) Fair Market Value. This again, should be clearly defined as to what the relevant 'market' is. Fair market value is different to something one buys at a Jeweller's shop, to what is purchased privately (second-hand) where the ad valorem tax no longer applies. In fact just what is 'fair'? It is generally meant to indicate a competitive figure that will stand up



to scrutiny in most legitimate selling/buying situations at a given level.

(iv) Probate / Liquidation (ie. Forced sales). Such values ignore all internal excise taxes of any form, but can include import duties if they apply. Also excluded is any form of retail mark-up. In fact the value will be placed pro-rata well below the lowest level of trading (say, below the dealer - alias trade, or wholesale levels). This will enable the seller, on a forced sale basis, to go to most, if not all, markets at whatever level and be reasonably confident of a successful sale at short notice. Often more can be obtained through auction, in which case, the probate or liquidation value can be used as a reserve.

(v) Other, special purpose requirements. Someone travelling elsewhere may wish to insure, trade, barter or even make a presentation of the item concerned for whatever reason. 'Foreign' values must be given only on the basis of either an estimate (stating terms of reference) or as a result of a positive investigation of the market within the country concerned. It is generally not wise to give such valuations in any case and should be treated with extreme caution.

#### 5a. ACCURATE AND ADEQUATE DATA

As already written, MANY valuations fall down in this context. The details should be such that they will be adequate to replace ANY component (gold, stone(s), etc.) without ambiguity. Details of the breakdown of value, though not necessarily given to the client, should nevertheless be kept on record to cover partial loss - (for example, the loss of one blue sapphire in a client's ring). Photographs are invaluable, in addition to description of species, qualities and weights, gold content, dimensions, etc. As the saying goes, a picture is worth a thousand words. The writer uses a small 1cm/10mm scale in all photographs as well as also incorporating certificate number(s) and client's name, but not address.

#### 6a. PROPERLY PRESENTED AND LEGALLY CONSTITUTED DOCUMENTS

are not only professional, ethical and wise in their concept, but also let everyone know exactly where they stand. However, it is more than useless to incorporate something like, '...indemnified against carelessness, inaccuracy or mistake ... etc...' Do you really think merely by including remarks of this nature in the valuation certificate that you have no further responsibility if it comes to issue as a result of your own negligence? Hardly! ... and

no doubt a court of law would ignore such statements because everyone is indeed responsible for what they do - it cannot be written off by merely incorporating a meaningless indemnity into the terms and conditions. Yet this type of thing is seen over and over again. It's not worth the paper it's printed on.

#### 7a. ETHICAL AND REALISTIC FEES

Fees are still being levied by many, in fact most, valutors in this country based on a percentage of value. This is frowned upon by a number of appraisal societies/associations of one kind or another, who stipulate 'time' as the basis for fees. The writer prefers 'time' basis but in some cases when he does on-going work for other jewellers, the latter prefer the basis to be on a percentage of value - they say it means more to their clients than quoting at 'so-much' an hour. There are in fact pros and cons to both and I make a charge on the LESSER value of the two whatever it may be. In this way the client receives the benefit from a point of view of ethics.

#### RELATED ASPECTS AND PROGNOSIS

Because of the relatively low standard of appraisals in the jewellery field, the Gemmological Association of South Africa has taken the important step - with the blessing of a number of important officials in the jewellery trade as well as the Jewellery Council of South Africa - of forming a board of examiners to set, on an on-going basis, practical examinations for valutors about twice a year. A successful candidate will receive a certificate to display and will be subject to re-testing at future dates (although not yet finalised, it will probably be about every 5 years, but it is proposed that the certificate itself will be renewed annually subject to certain conditions being met). The board of examiners themselves will be examined at a realistically high level compatible with other candidates. This writer has been selected as one of the board members. We are very interested in standards, and are also dismayed at the abysmal manner in which it is all so lightly taken. Hopefully, in time this will be corrected, particularly once the public becomes aware of the new status of 'Certified Valuator' and what it stands for - not only the public either, but perhaps even more importantly, the insurance companies.

Finally, a short word about 'ad valorem' taxes



(excise tax). Insofar as jewellery is concerned in South Africa it goes something like this:

1. Article is sold by a manufacturing jeweller to the retailer for say Rand 100.00.

2. a. Retailer is not registered with customs dept. as a VSJ holder, so he pays the manufacturer R100.00 + 35% ad valorem = R135.00.

OR b. He is registered, so pays R100.00 only.

3. a. The retailer who paid R135.00 will (although not correct) make his mark-up on the full R135.00 and not the R100.00: + 12% GENERAL SALES TAX on an accumulative basis.

OR b. The retailer who paid R100.00 may, or may not, still incorporate the 35% which he has still to add on before making the sale, into his mark-up even though it is not laid out as in case 3a. (Plus 12% General Sales Tax).

#### COMMENT:

As can be seen, certain anomalies creep in, to the disadvantage of the consumer; but most of all, this tax makes jewellery in South Africa prohibitively expensive and only succeeds in stifling an otherwise potentially healthy trade. A certain commission of enquiry - the MARGO commission, being named after the retired judge who headed it - has in fact made recommendations that this punitive tax be dropped ... the additional general sales tax from anticipated increased sales of more realistically priced jewellery would more than make up for it. Unfortunately the government is dragging its heels on this one. This bone of contention, apart from being totally unpopular and actually harming the South African jewellery industry, has been going on for a number of years past. However, it begins to look, at long last, as though the situation will be corrected - to everyone's advantage, and I may add, even the taxman!

It is noticed from the A.G.A. UPDATE (JULY/AUGUST 1987) that your own authorities are seriously considering what can only be described as something similar, in respect of your own jewellery (luxury excise tax). The implications of this will be significant and will cost the trade a great deal in lost income, let alone analogous aspects spoken of above in respect of our own situation. It is seen that the reason given is to lower and reduce deficiencies in other tax bases! It may do this initially, at the expense of the jewellery sector, but if history of 'big' government is anything to go by, the so-called

'lowering' in other tax bases will be short lived. The prognosis is - other tax bases will be back to 'normal' as used to be, and then additional taxes as well will also be coming in - while at the same time probably damaging the jewellery trade. I wrote about 'authority-based controls over aspects of personal wealth' at the beginning of this article - you are witnessing fundamental changes in the cards with this as a longer range goal.

Gems and jewellery have always represented independence throughout the ages. Think about it - and all it implies.

## VALUING CUT OPAL

Paul B. Downing

Authors Note: The opinions presented here are mine or my interpretation of the others discussed. They do not necessarily represent those of the American Opal Society or Barrie O'Leary.

"Isn't this a lovely stone. I just brought it back from Australia. The man told me it was a rare black opal. He gave me a real buy. How much is it worth? Lord protect me!"

The question of value comes up continually. And it is never an easy one to answer. First we must determine what is meant by value. In a very real sense, the answer to the lady's question above is "whatever you paid for it" since having purchased the piece, she determined that it was worth the money to her at that time. However, she is more likely to be asking how much an equivalent stone would sell for in the U.S. In other words, she is seeking some estimate of market value. Appraisers define market value as the amount paid by a knowledgeable willing buyer and accepted by a knowledgeable willing seller who is unrelated in family or business. In fact, there are all sorts of market values; wholesale and retail. The "retail" price you would pay at a gem and mineral show may be different from the "retail" at a jewelry store.

#### FACTORS WHICH INFLUENCE VALUE

In an attempt to answer the question of market value, let me first outline the many factors which influence this value.



**BASE COLOR** - The background color of the stone. This background color may be part of the precious opal, a patch behind the color, or another kind of stone. Background colors include black, semi-black, crystal, semi-crystal, white, orange, grey, brown and boulder brown.

**FIRE COLOR** - The color or combination of colors which are produced when light is diffracted out from the stone. Red, orange, green, and blue are the most common fire colors found in pure form or in combination.

**FIRE INTENSITY** - The brightness of the fire coming from the stone. To be assessed independently of either of the above factors.

**FIRE PATTERN** - The pattern made by the play of fire color. Patterns are infinite and no two are alike, but they can be generally categorized as follows:

**RARITY** - Some stones are rare or unusual and need to be given special attention. Yowah opal commands a premium because of rarity. Crystal from Lightning Ridge Australia is also valued more highly than other crystal because of rarity. Andamooka solid opal is valued more highly because of its reputation of being more stable than other opals.

**Pinfire** - Small pinpoint circles of fire. When viewed from the side this pattern often looks like the side of a pin. This side view is called columnar fire.

**Flashfire** - Larger areas of fire, usually irregular in shape.

**Broad Flashfire** - Sheets of color usually covering a large section of all of the stone's surface.

**Rolling Flashfire** - Sheets of color which roll across the surface of the stone as it is moved.

**Harlequin** - "A regular mosaic-like (fire) pattern in rounded, angular, or roughly square patches of about equal size." (O'Leary, A Field Guide To Australian Opals, p. 23) Fancy patterns that are not regular are also especially valued but not true harlequins.

**WEIGHT** - Other things being equal (and they never are) a larger stone is more valuable per carat than a smaller one. However, if the stone is quite large the value per carat declines somewhat because it may be too large to use effectively in jewelry or because total price restricts the market to be a few buyers.

**CUT** - The overall shape and quality of cutting. This includes:

**Shape** - Oval; calibrated or standard size oval preferred, baroque or irregular non-oval outline and proportionality (for example stones cut fat to gain weight are less attractive).

**Dome** - Flat, low, medium, high top of cabochon. A high dome on bottom of stone is objectionable.

**Inclusions** - Spots visible to a practiced eye. These include sand, common patch with no color, black feathers and cotton (white spots). These detract if visible from top of stone but are of little significance if on the back.

**Fractures** - Cracks in the stone, even very tiny ones, are seriously faulted as are chips.

**Polish** - Absence of scratches and a clear high shine. Lack of polish on back may not detract from the stone.

**CONSISTENCY OF FIRE** - The ideal is a stone that shows good fire in all directions as you turn or pick it up. A stone which shows color only in one direction is called highly directional and should be faulted. There is, of course, a continuum from non-directional to highly directional.

#### WEIGHING THE FACTORS

Now that I have listed the factors which are likely to influence the market value of a stone, it is necessary to discuss how much weight to give each. This is where the fun begins. While most opal experts would agree with the list of factors presented above, none would agree completely on the degree to which each influences market value. Furthermore, the influence will depend upon which market you are assessing. For example, red multicolor is the most preferred and thus most valued in the U.S. while green/blue is most preferred in Japan.

In the following discussion I will present my experience for the U.S. market and compare it with two other sources. These sources are Barrie O'Leary's book "A Field Guide To Australian Opals" and "The American Opal Society's (AOS) Opal Appraisal Kit". The former is an Australian market perspective but is still very useful. The latter is a new system





for appraising opal which includes a set of 15 standard stones used to calibrate the three most important factors in market value: base color, fire color, and fire intensity. I will devote another section completely to this most important contribution to the art of determining market value. There is another booklet published in the U.S. which offers guidance to valuing opal but the author refused to allow any quotation from it for any purpose. (Registered letter from Darlene Munroe responding to a draft of proposed article. Actually, Mrs. Munroe's opinions follow Barrie O'Leary's closely, so this discussion is not altered by its omission.)

**BASE COLOR** - Everybody agrees that a black base color is more preferred than any other. But beyond that opinions differ as you can see below. Value is listed from highest to lowest.

#### AOS

Black  
Crystal  
Semi-Crystal  
Semi-Black  
Grey  
White, Orange, Jelly

#### O'LEARY

Black  
Black Crystal  
Semi-Black  
Crystal, Fire (Mexican?), Top White  
Grey, Light, Boulder

#### DOWNING

Black  
Top Crystal  
Semi-Black  
Crystal, Semi-Crystal, Top White, Boulder  
White, Grey

O'Leary rates black at 30 points and crystal at 10 points in his system (Maximum points 93 as I read his system). In my opinion it is at least twice as valuable as equivalent top crystal and may be ten times as valuable or more in special cases. By top crystal I mean a clear crystal stone that is so full of color that you cannot see through it to your hand when it is laid on top of the space between two fingers. Crystal which can be seen through will tend to wash out on your hand. Hence it is less valuable. In my opinion it is not until base color gets to semi-black that greyness is more valuable. Boulder opal used to be inexpensive but as supply has dwindled and demand increased,

prices have shot up. O'Leary's lower rating here may reflect the fact that his book was published in 1977.

**FIRE COLOR** - The American market prefers reds about 2 to 1 over green/blue stones. All three sources seem to agree fairly closely here.

The listing below is just an order of preference in each case. I do not intend to imply that colors on the same line across have the same value in each system.

#### AOS

Red Multicolor  
Multicolor  
Orange/Green  
Green/Blue  
Blue  
Red/Green

#### O'LEARY

Red/Blue  
Red/Multicolor  
Orange/Green  
Green/Blue  
Green  
Blue  
Indigo  
Purple

#### DOWNING

Red/Blue  
Red/Multicolor  
Multicolor, Orange/Green, Red/Green  
Blue

I have had to interpret O'Leary and there is some inconsistency in his ordering (p. 117 and 119). In general, I find people like red/green in a loose stone but it does sometimes wash out when set in yellow gold.

**INTENSITY** - Everybody agrees that brighter color is more valuable. The AOS kit is the only way to consistently estimate the intensity of a stone. O'Leary gives extra points to what he calls a "night stone", one that holds its colors even in very poor light, but only gives 6 of 93 points to intensity. I believe it is more important than that.

**FIRE PATTERN** - All agree the Harlequin is most valuable.

#### AOS



Harlequin  
Rolling Flashfire  
Flashfire  
Pinfire

#### O'LEARY

Harlequin  
Pinfire  
Flashfire

#### DOWNING

Harlequin and Other Fancy Patterns  
Rolling Flashfire  
Broad Flashfire  
Flashfire  
Pinfire

The AOS Kit does not actually mention flashfire so this is my interpretation of their meaning.

**WEIGHT** - All agree that a small stone is less valuable than an equivalent larger stone, but there is no factor given by O'Leary or AOS. It is my experience that stones over 1 carat are about 20-30% more valuable per carat than smaller stones and that large stones (10 carats) are about twice as valuable per carat as equivalent one carat stones. How the largest stones reduce in value is a case by case thing.

**CUT** - While I personally prefer baroque stones (stones of irregular shape), I have to agree that ovals are more easily sold when loose, especially if they are a standard size. In my experience, baroques are hard to sell unset but sell faster than ovals when set. I think this is because most people cannot imagine how a baroque stone will look when set and do not have a custom jeweler in whom they have confidence. O'Leary gives a flat topped stone 1/3 the value of a high dome. I think this is quite excessive but I agree flat is less valuable. Again a flat stone is easier to sell if set. This is especially true of a patch and color stone with color only on the top of the stone. The AOS states that such a stone cannot be given a high rating (above 4 in their appeal factor) no matter how bright it is. I don't entirely agree with this assessment. In fact, many of the well-known, highly valuable Lightning Ridge stones are flat-topped. Some flexibility is required here. All agree that imperfections on the face seriously detract from value but imperfections on the back of the stone are not very objectionable.

**CONSISTENCY OF FIRE** - This factor is important, all agree. Most stones are brighter and/or of better pattern from one direction. This

is why I spend so much time on orienting the fire in my book "Opal Cutting Made Easy". A directional stone is less valuable, perhaps as much as half as valuable in some cases. O'Leary calls this factor trueness and gives it 6 points if very true and none if it has no color from at least one direction.

#### THE AOS APPRAISAL KIT

The above discussion is helpful in assessing the market value of cut opal but it lacks something. It does not tell you when a grey base becomes a semi-black. Or when a multicolor becomes red multicolor. Or how to consistently assess the intensity of fire. (In fact when I go to buy rough or cut stones I always take some sample stones for comparison to make sure I do not overassess intensity, a trick I learned from longtime opal dealer Bill Maison some years ago.)

Until recently, there was little help available in answering these questions. Unlike diamonds, where color sets are common and SI means the same everywhere, one person's intense fire was another person's dull fire. One person's black was another person's light grey. "Gem quality" often was used for the best a person had and one person's gem was another's dog.

I would not want to suggest that a standard has now been set and that valuing cut opal is now simple, but a major step has been taken toward that goal. The American Opal Society has produced an Opal Appraisal Kit. The AOS Kit is the most significant contribution ever to valuing cut opal. It consists of 15 cut opals arranged into three rows. The first row represents base colors; from white to semi-black to crystal. The second row represents the basic fire color combinations. The third row represents intensity of fire. It is this set of standard stones that allows consistent valuation. Also included with the Kit are eight pages of instructions on how to use the Kit (from which the AOS position on the various factors listed above was deduced), and a supply of Evaluation Forms. I should add that my kit has an absolutely gorgeous stone in the lower right corner and several others anyone would be proud to own.

The Kit was produced after careful work by knowledgeable members of the American Opal Society. It represents their collective judgement on what affects the market value of opal and by how much. This combined effort



generated a master set of 15 opals. Each Kit is prepared against this master. This is no easy task as each opal is unique. An inspection of several Kits at the Royal Crest booth in Tuscon showed that the job had been done very well. Each Kit is numbered and the buyer is registered with the AOS. I have every confidence that my Kit (No. 206) is as close as possible to the master and to other Kits.

The use of these three sets of stones is fairly easy. First, base color is determined by placing the stone to be valued face up on the Kit's first line and comparing the base color to each of the five stones. I have explained the Kit at shows and club meetings, and people having little experience with opals can successfully find the right base color within seconds on their first stone. It is absolutely amazing how well and simply it works. A value of 1 to 5 is given depending upon what base color is found. (See illustration)

AMERICAN OPAL SOCIETY - EVALUATION FORM						
CATEGORY	VALUE RATING					APPRAISED VALUE RATING
	1	2	3	4	5	
BASE COLOR	OR WHITE	GRAY	SEMI-BLACK	NEAR CRYSTAL CLEAR	CRYSTAL CLEAR	1
FIRE COLOR	RED GREEN	GREEN	BLUE GREEN	MULTI-COLOR	RED MULTI-COLOR	5
INTENSITY	VERY LOW	LOW	MEDIUM	HIGH	VERY HIGH	3
APPRAISED VALUE RATING TOTAL						9
APPEAL FACTOR	MARKET RATING					APPRAISED APPEAL RATING
	25-	10-25	5-10	10-20		
	POOR	MODERATE	HIGH	VERY HIGH		4
CARAT PRICE			WEIGHT (CARAT)	TOTAL PRICE		
VALUE RATING	X APPEAL RATING		X	=		
9	X 4		X 1.6	=	\$57.60	

Next fire color is determined. The stone is moved across the second line of opals until the correct color combination is found and the appropriate value recorded. There is some interpretation necessary here, especially in the multi-color category. Multi-color can mean orange/green or blue/green with some red or various other color combinations, but only one such color combination can be represented in the Kit stone. The most common difficulty people at my talks had was distinguishing between red/green and multi-color. Still most got it right the first time and learned quickly if they didn't.

Third, the intensity is determined. This is where many people are quickly educated. That 'bright' stone they brought places in comparison to the stone in the lower right. They move it to the left and find it matches the low intensity stone.

The "appraised value rating total" is the sum of the values found by this three step process.

Suppose that a stone were white base (value 1 on first line), red multicolor (value 5 on second line), and of medium intensity (value 3 on line three). It's appraised value rating total would be (1 + 5 + 3 = 9). The higher the total number, the better the stone. This is simple to determine using the Kit. I have every confidence that someone could call me up, tell me that they had such a stone, and I would know fairly well what it looked like. The Kit's set of stones provides a common standard not available anywhere else.

But we are not through appraising this stone. The Kit requires that the user assess an "Appeal Factor". As the instructions put it... "next we proceed to the most subjective of the rating categories - Appeal Factor." The Kit lists a number of general categories (see illustration). The instructions discuss most of the factors which affect the Appeal Rating. But the discussion is much more general than the one presented above. The instructions also note that a High rating is reserved for stones of 4 or 5 intensity which are well cut high dome full color. Very High is reserved for a very few stones (less than 1%). The instructions state that black opal is so scarce and commands such a high price it cannot be included in the Kit. AOS recommends that if you come across a coal black base color with intense fire color, you should contact an expert of the AOS to obtain a value. To be a true black a stone must have this black background color. It is amazing how many stones are represented as black that don't even meet the semi-black criteria of the AOS.

Suppose the mythical white based stone rated 9 in the Appraised Value Rating was a nice well cut 8 x 10 oval with a fairly high dome and a flashfire pattern. It would make an attractive ring stone showing color from all directions. The most we can give it for Appeal according to the AOS Kit is 4 since 5 or more is reserved for stones of higher intensity.

The total wholesale per carat price of the cut stone would be 9 x 4 = \$36/carat. If the stone weighs 1.6 carats, the total wholesale price is 9 x 4 x 1.6 = \$57.60. The Kit notes that retail prices are 2 to 3 times this price depending upon the individual circumstances. These are 1985 prices and, as market conditions change, they would have to be adjusted accordingly. I have found the Kit to be quite accurate in most standard oval stones. And I have found that hobby cutters can use it successfully. It is a wonderful new tool in valuing opal.



The AOS Kit is available through Majestic Gems & Carvings at \$700.00 (Dealer discount available). Barrie O'Leary's outstanding book, "A Field Guide to Australian Opals" is available through us at \$15.25 postpaid.

From: Opalholics  
 Published by: Majestic Gems & Carvings  
 3412 Monitor Lane  
 Tallahassee, FL 32312  
 (904) 385-3732

## DIAMOND REPORT CARD

David S. Atlas

AGA member David S. Atlas, GG, ASA/Master Gemologist Appraiser, of D. Atlas & Co., Inc. in Philadelphia, PA has come up with a new way to present and compare diamonds to his customers, in a manner that is easy for them to understand. The point value assigned to color, cut and clarity is based on the firms experience in buying and selling.

David has been kind enough to share this "Diamond Report Card" with us so that we might adapt his idea for our own businesses.

Name \_\_\_\_\_ Date \_\_\_\_\_

How does your diamond compare with other diamonds on the market in terms of color, cutting, and clarity? What is your diamond's suitability for use in jewelry? Inside this report card is our unique single grade diamond rating system, explained in both G.I.A. (Gemological Institute of America) terms and layman's language, that applies to the diamond we have examined for this report.



**DAVID S. ATLAS**  
 Michael Jordan  
 Edward R. Skinner, Jr.  
 Senior Members, American Society of Appraisers  
 ASA/Master Gemologist Appraisers  
 Graduate Gemologists, Gemological Institute of America

*D. Atlas & Co., Inc.*  
 ESTABLISHED 1986  
 732 Sansom Street  
 Philadelphia, PA 19106  
 (215) 922-1926

D. Atlas & Co., Inc. has assigned an arbitrary point value to each G.I.A. grade. This point value will be used in arriving at the final overall quality grade found at the end of this report. The grading system we have devised is based on the following:

Color = 4/9 of the total grade  
 Cutting = 3/9 of the total grade  
 Clarity = 2/9 of the total grade

COLOR		CUTTING	
GIA	Points	GIA	Points
D	5.9	Class 1	5.9
E	5.6		5.2
F	5.3		4.5
G	4.9	Class 2	3.5
H	4.5		2.5
I	4.2	Class 3	1.5
J	3.9		1.0
K	3.3	Class 4	0.5
L	2.9		0.5
M	2.6	CLARITY	
N	2.3		
O	2.1	GIA	Points
P	1.8	Internally Flawless	5.9
Q	1.5	VVS <sub>1</sub>	5.5
R	1.2	VVS <sub>2</sub>	4.9
S	0.9	VS <sub>1</sub>	4.1
T	0.9	VS <sub>2</sub>	3.5
U	0.9	SI <sub>1</sub>	3.0
V	1.2	SI <sub>2</sub>	2.6
W	1.5	I <sub>1</sub>	1.9
X	2.2	I <sub>2</sub>	1.2
Y	2.9	I <sub>3</sub>	0.4
Z	3.5		
Beyond Z Fancy Color	4.2 to 5.9 depends on rarity and intensity	Lasers Drilled?	<input type="checkbox"/> yes <input type="checkbox"/> no

THE STONE									
Carat Weight		Shape		Measurements					
Fluorescence	0 (none)	VSL 1	SL 2	3	Mod 4	5	Str 6	V Str 7	8 (intense)
Daylight Effect of Fluorescence		none		0 to ±.25 observable		-.50 to -.75 noticeable		-.75 to -1.5 prominent	
Fluor. Color	enhancement	+.25	0	-.25	-.50	-.75	-1.0	-1.5	detraction
Examined While		<input type="checkbox"/> Set <input type="checkbox"/> Loose							
THE GRADE									
Color Points				x 4 =					
Cutting Points				x 3 =					
Clarity Points				x 2 =					
						Total		+ 9 =	
						± Fluorescence		=	
						Grand Total		=	
<b>YOUR DIAMOND'S REPORT CARD GRADE</b>									

Graded By Sample

- A point average of 5 or greater is an A grade (excellent)
- A point average of 4 or greater is an B grade (above average)
- A point average of 3 or greater is an C grade (average)
- A point average of 2 or greater is an D grade (passing)
- A point average of 1 or greater is an E grade (poor)
- A point average below 1 is an F grade

Jewelry of high quality generally contains A and B grade diamonds. Good to average quality jewelry usually is made with C and D grade stones. Promotional jewelry, where cost is the main consideration, uses E and F grade material.

### NO VALUATION GIVEN ON THIS FORM

While D. Atlas & Co., Inc. makes every effort to use the G.I.A. system with accuracy, we make no claim that our grade will be the exact grade the G.I.A. might issue were they to perform a grading examination on the stone we have analyzed here for you.

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## APPRAISING COLORED STONES

Joseph W. Tenhagen

What constitutes an appraisal, what is significant about a colored stone, and who is qualified to appraise colored stones?

What is an appraisal? That is the first point that must be clarified in any discussion of the appraisal process. To define the term, then, an appraisal is an informed opinion as to the authenticity, quality, design and value of a piece of property.

The appraisal takes the form of a written statement. It must be independently and impartially prepared and must be prepared by a qualified appraiser, whose opinion is based on and supported by training, equipment, and experience in the appropriate field. In a discussion of colored stone appraisals, the appropriate field is gem and jewelry appraising. The appraiser can offer an opinion of value only for an adequately described piece of property as of a specific date, and this opinion must be supported by the presentation and analysis of relative market information.

The following essential appraisal report items are not within the scope of this article and will not be covered: 1. letter of transmittal; 2. table of contents; 3. cover letter; and 4. report summary.

We will consider the criteria that must be met for someone to qualify as a competent colored stone appraiser. The competent colored stone appraiser must have; 1. gemological knowledge; 2. appraisal knowledge; 3. access to a complete gemological laboratory and reference library; and 4. experience.

### GEMOLOGICAL EDUCATION

A gemological education gives the appraiser appropriate knowledge of gemstones. Thus, the appraiser needs to be able to identify accurately the subject gemstone as to species and variety; to determine whether the gemstone is natural or synthetic; and to determine whether or not the gemstone has been treated. In treated we are concerned with color enhancement and its stability. For example, was the gem bleached, coated, dyed, filled to mask surface cavities to improve clarity, heated, impregnated, lasered, oiled, stabilized, irradiated, made subject to surface diffusion, or made subject to a combination of these processes?

The appraiser must also be able to describe accurately and then include a description of shape; cut; carat weight; measurements of size; color grade, with either a written color description or using one of the industry recognized color grading systems available; tonal grade; type of light source used; clarity grade; cutting grade; and brilliancy grade. Furthermore, in those instances where it is positively known, the country of origin should also be given.

The following color grading systems are available: the Gemological Institute of America's Color Grading System; the American Gemological Laboratory's color grading system; the American Gem Market System, a computer-based system; the Gem Dialogue color grading system; and the Gem Color Guide. Each of these systems requires training for proper application. Contact the designers for more specific information.

### APPRAISAL EDUCATION

The appraisal process requires special training that is distinct from gemological education. The American Society of Appraisers offers a program in appraisal education. Its four courses are taught in various locations around the country.



The courses are: Level I, Introduction to Valuation Theory & Appraisal Procedures and the Nature of Value; Level II, Research & Analysis in Appraising and How to Estimate Value; Level III, Appraisal Applications: Case Studies, Special Methodology, and Report Writing; Level IV, Applied Ethics and Law: Legal and Ethical Standards in Appraising. Level IV will be available as of 1988. These courses and others are essential to understanding the appraisal process.

When educated in appraisal practice, the appraiser can then include, as should be included and is in the example, the following elements: the purpose and function of the appraisal; the client's complete name and address; the date of the appraisal; the appraisal report number; the estimate of value; a complete gemological description of the appraised item; the colored stone grading report; the appraiser's signature with gemological and appraisal credentials; the certificate of appraisal practices; the assumptions, limiting, and contingent conditions; a photograph of the appraised item; the gemological equipment used for the appraisal; a page of the appraiser's qualifications; the numbering of each page and an indication of the total number of pages in the appraisal.

There are three approaches to appraising value: the cost approach, the market data approach, and the income approach. The income approach is rarely if ever used in gemstone and jewelry appraising.

For this example of an appraisal, the appraiser selected the cost approach as the most appropriate. In the cost approach, we determined what the cost would be to reproduce the item, e.g., by cutting another stone from the rough material or by replacing the stone in the marketplace. The most common procedure is to replace the stone with like kind from the wholesale marketplace. The appraiser then applies a percentage mark-up to determine the insurance replacement value, which applies to the purpose and function of the appraisal.

The appraised value should reflect what the item would most probably cost in the geographical region in which the appraisal is to be used. Actual and accurate sales data at the retail level in most cases are very difficult to obtain. However, several surveys have been taken that reflect average mark-ups in particular geographic areas, which should be of some help. In any case, the appraiser must research the market for verification of the appraised value.

In our example, the appraiser felt the most common and most appropriate market for an unmounted colored stone consisted of gem and mineral shows, gem and mineral dealers, and some specialty shops that routinely deal in these items. In determining the value, the appraiser used two price guides, The Gemstone Market Monitor and The Gem World Price Guide. This appraiser referred to these guides as well as to three colored stone dealers who routinely carry this type of gem in their inventories. Two of the dealers were in the New York City area and the third was in the southeastern part of the country. The pricing information obtained from the price guides and the gemstone dealers was surprisingly similar; ordinarily, there are greater discrepancies. From this information, we can determine the mode, which is the most frequent value in an array of numbers. It is a positional average and its value is independent of extremes.

#### LABORATORY AND LIBRARY

A gem testing laboratory should consist of the following items at a minimum: a master set of diamonds, graded as a set, consisting of five diamonds with a minimum size of .25 carats; a diamond light source; a recognized colored stone grading system; a colored stone standard light source; a microscope with dark field illumination; a spectroscope; a refractometer with polarizing filter; a calcite dichroscope; an ultraviolet light source; specific gravity liquids; a scale weighing in carats, pennyweights, and/or grams; a micrometer and/or leverage gauge; a thermal conductivity probe; a metal testing kit; photographic equipment and various colors filter.

A reference library should contain various pricing guides, auction catalogues, and any pertinent books relating to the area or areas of speciality of the appraiser. Fifty or more reference and research books are not uncommon to good libraries.

#### EXPERIENCE

Five years of full-time appraising or its equivalent is considered minimal experience for a competent appraiser. Experience in the marketplace is absolutely essential in gemstone appraising. There are some gem and jewelry appraisers who are truly independent and do not buy and sell who nonetheless do very competent appraisals. However, by and large, most good gem and jewelry appraisers are active in the marketplace.



A competent colored stone appraisal can be made only by someone who is competent in colored stone appraising. Such a person has knowledge of colored stones and appraising access to all equipment necessary to examine colored stones, access to verifiable, defensible market information, experience in identifying and evaluating colored stones, and the determination to use all of these qualifications on each occasion. An appraiser must be accountable for his appraisal, and good appraisers know that every appraisal must be performed as if that appraisal will have to be defended in a court of law.


**CERTIFICATE OF APPRAISAL PRACTICES**

Date November 20, 1987

Appraisal Report No. 121687

- The statements of fact contained in this appraisal report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions, limiting and contingent conditions, and are the appraiser's personal, unbiased, professional analyses, opinions, conclusions, and valuations.
- The appraiser has no present or contemplated future interest in the subject of this appraisal report (unless specified to the contrary) which might tend to prevent a fair and unbiased appraisal.
- The appraiser has no personal interest or bias with respect to the parties involved.
- The appraiser does not have a personal or business relationship with the parties involved which would lead a reasonable person to question the objectivity and validity of this report.
- The appraiser's compensation is not contingent on any action or event resulting from the analyses, opinions, or conclusions in, or the use of, this report.
- The appraiser's compensation is generally based on an hourly rate and is not dependent upon the amount of value determined at the conclusion of the work, nor is said compensation based upon a fixed percentage of that value determination, nor is compensation connected to a predetermined scale relating fee to value range. Time and complexity may cause the appraiser's compensation to be increased.
- The appraiser has made a personal, physical inspection of the articles specified in this report.
- The analyses, opinions, conclusions, and valuations in this report were developed, and the report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice For the Personal Property Discipline of the American Society of Appraisers, and is in accordance with the Society's principles and methodology as taught in its college accredited basic valuation courses.

**JEWELRY & GEMSTONE  
APPRAISAL**



Issued By  
**JOSEPH W. TENHAGEN GEMSTONES, INC.**  
36 N.E. 1 ST., SUITE 419  
MIAMI, FLORIDA 33132

SAMPLE  
COLORED STONE  
APPRAISAL



**JOSEPH W. TENHAGEN GEMSTONES, INC.**  
36 N.E. 1 ST., SUITE 419, MIAMI, FLORIDA 33132, (305) 374-2411

Page 1 of 6

**ASSUMPTIONS, LIMITING AND CONTINGENT CONDITIONS**

Date: November 20, 1987

Appraisal Report No. 121687

- Unless otherwise stated herein, the appraised value for each article is based upon the complete legal ownership and possessory rights undiminished by any liens, fractional interests or any other form of encumbrance or alienation.
- This report is made at the request of the party named for his/her use. It is not an indication or report of title or ownership. The identification of the interest of the requesting party is simply that represented to the appraiser by such party and no inquiry or investigation has been made nor is any opinion given as to the truth of such representation.
- The value expressed herein is based upon the appraiser's best judgement and opinion and is not a representation or warranty, implied or express, that the item(s) will realize that value if offered for sale at auction or otherwise. The value(s) expressed is based upon current information on the date of this report and no opinion is hereby expressed as to any future or past value, unless otherwise expressly stated.
- Value(s) expressed herein is based on the general expertise and qualifications of the appraiser as to the appropriate market and valuation for the item(s) and purpose involved. Where particular detailing valuation information is relied on, it will be so stated in writing.
- Where an appraisal is based not only on the item(s), but also on data or documentation supplied therewith, this report shall so state by making reference thereto and, where appropriate, attaching copies hereto.
- Unless expressly stated, the condition of the item(s) is good for its type, with serious deficiencies and repairs noted. Ordinary wear and tear common to this type of item is not noted.
- Possession of this report, or copy hereof, does not include the right of publication without the written consent of the appraiser. This report in its entirety or any part hereof, including the identity of the appraiser, or his firm, shall not be made public through advertising, public relations, news releases, sales or other distribution or information media without written consent of the appraiser.
- No changes to this report may be made by anyone other than the appraiser whose signature is appended to this report. If changes are made by others, this report is invalid for all purposes.
- The statements attached to this report represents all services rendered for this appraisal only.
- Any future services requested will be subject to a separate statement at agreed rates.



**JOSEPH W. TENHAGEN GEMSTONES, INC.**  
36 N.E. 1 ST., SUITE 419, MIAMI, FLORIDA 33132, (305) 374-2411

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**ASSUMPTIONS, LIMITING AND CONTINGENT CONDITIONS**

Date: November 20, 1987

Appraisal Report No. 121687

- In the event the appraiser is subpoenaed to testify in any form of legal proceedings concerning the subject of this report, such testimony shall constitute future services.
- The Colored Gemstones were graded in accordance with the prescribed grading standards as taught by the (AGL) American Gemological Laboratories and/or the (GIA) Gemological Institute of America.
- The subject of this appraisal was examined, identified, and graded for qualitative and quantitative properties reported in the description pages according to the standards of the profession and trade.



**JOSEPH W. TENHAGEN GEMSTONES, INC.**  
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**JEWELRY & GEMSTONE APPRAISAL**

issued by  
**JOSEPH W. TENHAGEN GEMSTONES, INC.**

36 N E 1 ST., SUITE 419 MIAMI, FLORIDA 33132 (305) 374-2411

APPRaisal FOR John R. Smith DATE November 20, 1987  
123 Main Street APPRAISAL REPORT NUMBER  
Anytown, FL 33333 121687

**DESCRIPTION OF ARTICLE** ESTIMATE OF VALUE

The purpose of this report is to establish the insurance replacement value of the item listed.  
The function of this report is to provide a basis for determining the amount of insurance coverage required to cover the cost of replacement of the item listed.

One (1) unmounted Natural Pear Shaped Emerald weighing 7.78 Carats. See Colored Stone Grading Report Number 315587, dated November 20, 1987. \$ 35,400.00

*Joseph W. Tenhagen*  
JOSEPH W. TENHAGEN, F.G.A., G.G., A.S.A.  
MASTER GEMOLOGIST APPRAISER

Page 4 of 6



**COLORED STONE GRADING REPORT OF COLOR AND QUALITY ANALYSIS**

issued by  
**JOSEPH W. TENHAGEN GEMSTONES, INC.**

36 N.E. 1st STREET • SUITE 419 • MIAMI, FLORIDA 33132

An independent gemological laboratory for the grading of diamonds and colored gemstones

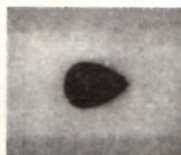
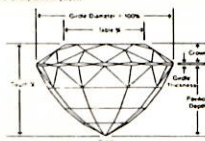
Laboratory Report: 315587  
Date: November 20, 1987

This grading report has been prepared by a G.I.A. Graduate Gemologist and is F.G.A. Fellow of the Gemological Association of Great Britain and Accredited Gemologists Association Member

Public use of any part or all of the contents of this report is absolutely prohibited.

NOTE: This report contains a description of the characteristics of a colored stone based on the application of accepted gemological grading techniques used by IGI, I.T. at the time of the examination. This report is issued at the request of the client submitting the above mentioned gemstone and is for his exclusive use only. The customer agrees to hold IGI, I.T. harmless for any loss, damage, destruction or injury of the gem being certified while in the possession of IGI, I.T. resulting from any cause other than the negligence of IGI, I.T. or any of its employees.

SPECIES: Beryl  
VARIETY: Natural Emerald  
Shape and Cut: Pear Shape Mixed Cut  
Carat Weight: 7.78 Carats  
Measurements: 16.24 x 16.50 x 8.27 mm.  
COLOR GRADE: 5.5-Good  
Primary Hue: 60% Green  
Secondary Hue(s): 15% Blue, 15% Gray, 10% Yellow  
Color/Scan Notation: 190  
ColorMaster Notation: D 00.71.28 -v sl b G- 7/3  
TONAL GRADE: 85 - Medium Dark  
LIGHT SOURCE: Duro-Test: Vita Lite  
CLARITY GRADE: H<sub>1</sub>  
CUTTING GRADE: 6-Good  
Proportions: 7-Fair  
Depth: 73%  
Finish: 6-Good  
Symmetry: 6-Good  
BRILLIANCY GRADE: 40%



Photograph is 1x

*Joseph W. Tenhagen*  
F.G.A., G.G., A.S.A.  
MASTER GEMOLOGIST APPRAISER

UNLESS OTHERWISE STATED, ALL COLORED STONES LISTED ON THIS GRADING REPORT HAVE PROBABLY BEEN SUBJECT TO A STABLE AND POSSIBLY UNREVERSIBLE COLOR ENHANCEMENT PROCESS. PREVAL AND MARKET VALUES ARE BASED ON THESE UNIVERALLY PRACTICED AND ACCEPTED PROCESSES BY THE USA AND JEWELRY TRADE.  
IMPORTANT: THIS GRADING REPORT REPRESENTS AN ESSENTIAL ELEMENT IN THE OVERALL EVALUATION OF THE SUBJECT GEMSTONE WHICH MUST BE REFLECTED IN A COMPLETE APPRAISAL BY A GRADUATE GEMOLOGIST APPRAISER AND IS NOT INTENDED TO BE AN INDICATION OF VALUE UNLESS INCORPORATED IN A COMPLETE APPRAISAL FORMAT

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**PROFESSIONAL QUALIFICATIONS**  
**JOSEPH W. TENHAGEN, F.G.A., G.G., A.S.A., M.G.A.**

**Business Experience:**  
President Joseph W. Tenhagen Gemstones, Inc. Miami Florida  
Gemstones and Jewelry Company 1973 to Present  
Appraisal experience Joseph W. Tenhagen Gemstones, Inc.  
Estates, Banks, Lawyers and for other Jewelers 1970 to present

**Education:**  
University of Miami at Coral Gables, Florida  
Geology Major Chemistry Minor  
Gemological Institute of America  
Graduate Gemologist, G.G. Diploma, 1969  
Gemological Association of Great Britain  
Fellowship F.G.A. Diploma, 1969  
American Society of Appraisers  
A.S.A. Senior Member, 1983  
Accredited Gemologists Association  
Master Gemologist Appraiser, M.G.A., 1983

**Publications:**  
Member Editorial Advisory Board of Precious Stones Newsletter  
Articles Published in Gems & Gemology, Lapidary Journal, Jeweler, Lapidary Business  
Precious Stones Newsletter and other Publications  
Listed in the first Edition of Who's Who in the Jewelry Industry 1979

**Professional Societies and Activities:**  
President of the Accredited Gemologists Association, 1981 to Present  
Vice President, Accredited Gemologists Association, 1980  
American Society of Appraisers, Senior Member  
Director of Gemology, Academy of Fine Jewelry, Hollywood, Florida, 1980-1981  
Director of Universal Gemological Institute, a private school teaching Gemology, 1981-1982  
Gemological Teaching Experience  
Museum of Science and Planetarium  
Miami Shores Community Center  
Broward Community College  
Academy of Fine Jewelry  
Universal Gemological Institute  
Member Miami Mineral and Gem Society 1965 to Present  
President, Miami Mineral & Gem Society 1977-1980  
Member Dade County Youth Fair, Superintendent of Minerals, Gems & Jewelry Department, 1979 to Present  
Assists various law enforcement agencies on Gem theft and recovery  
Experienced expert witness in numerous Court Cases  
Annual attendance and speaker at seminars and workshops on investments in Gems, Appraising, latest Gemological equipment and developments, Jewelry, Gems and Mineral Shows.



**JOSEPH W. TENHAGEN GEMSTONES, INC.**  
36 N E 1st ST., SUITE 419 MIAMI, FLORIDA 33132 (305) 374-2411

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Craig and Donna Lynch.

## HIGHLIGHTS FROM TUCSON '88

Craig Lynch

The reviews on period jewelry and the new diamond coating process from our Tucson conference were written by Craig Lynch. Craig recently moved from New York and a retail store to Phoenix and an appraisal business, which he is taking over from another one of our members who is retiring.

You will continue to see reviews of Tucson presentations from Craig in **UPDATES** forthcoming. We would like to thank Craig for taking time from his busy new schedule to help us out. Thanks Craig and good luck with your new business!



Alfredo Molina and Michelle Hallier.

## PERIOD JEWELRY

Michelle Hallier

Ms. Hallier began her presentation by the discovery that very few in the audience were really very familiar with period jewelry. She thus suggested that a more in depth look into this subject by gemologists would not only be fascinating, but a very profitable area which is often neglected.

Michelle covered the history of jewelry design covering nearly 400 years. She told of 6 major periods:

- |                |           |
|----------------|-----------|
| 1) Georgian    | 1698-1830 |
| 2) Victorian   | 1837-1901 |
| 3) Edwardian   | 1901-1910 |
| 4) Art Nouveau | 1880-1914 |
| 5) Art Deco    | 1915-1950 |
| 6) Retro       | 1940-1950 |

She broke each period into jewelry design motifs of their time and place in history. These motifs are critical to determine the age and/or period of a piece. She authoritatively gave many, many insights into major historical causes and influences on jewelry design motifs. It was surprising to learn how many beautiful jewelry items have become obsolete in our current jewelry industry, including many items which are unknown by their proper name. With each period, careful consideration was given to the materials the jeweler had used, the methods of construction and skill in craftsmanship.

Michelle covered the impact of substitutes in some jewelry materials. For example, the gold look alike pinchback as well as the stone substitute paste (glass).

She gave an interesting look into how the works of Louis Cartier and Carl Faberge influenced period jewelry.

A thorough and informative slide show accompanied her presentation. Michelle then challenged us to test our abilities by showing slides and asking for identification by jewelry period.

Michelle's excellent presentation opened our eyes to new realization of the world of older jewelry pieces. These pieces are now not only "estate jewelry", but they have a story, a time, and a history.



**INTERCONTINENTAL GEMOLOGICAL  
LABORATORY, INC.**

**PERIOD JEWELRY  
BY ALFREDO J. MOLINA  
AND MICHELLE HALLIER**

**PERIOD JEWELRY**

GEORGIAN	1698 to 1830
VICTORIAN	1837 to 1901
EDWARDIAN	1901 to 1910
ART NOVEAU	1880 to 1914
ART DECO	1915 to 1940
RETRO	1940 to 1950

**GEORGIAN PERIOD  
1698-1830**

MOTIFS

BOWS  
WITCH'S HEART  
SEVIGNE BOWS  
FLORAL DESIGN  
RIBBONS  
BIRDS  
SHOE BUCKLE  
STAR  
CHATELAINES  
CAMEOS

INFLUENCES

	REIGNED
ENGLAND	GEORGE I 1698-1727
	GEORGE II 1727-1760
	GEORGE III 1760-1820
	GEORGE IV 1820-1830
	WILLIAM IV 1830-1837
FRANCE	LOUIS XIV 1643-1715
	LOUIS XV 1715-1774
	LOUIS XVI 1774-1792
	LOUIS XVII 1793-1795
	DIRECTORY 1795-1802
	NAPOLEON I 1804-1814
	LOUIS XVIII 1814-1824
	CHARLES X 1824-1830
	ROCOCO 1725-1790

METALS-MATERIALS

GOLD (18, 10, 22kt)  
SILVER (dominant metal)  
PINCHBECK (83% copper, 17% zinc)  
VERMEI (silver with gold)  
STEEL

EMBELLISHMENTS

DIAMOND  
QUARTZ (olorless) called Bristows  
GARNETS (almandite)  
PASTE (STRASS : 1734 app. Jeweler to  
theKing of France)

METHOD USED

SAND CASTING  
HAND MANUFACTURING  
COLLET  
FOILING (copper or silver)

**VICTORIAN JEWELRY**

QUEEN VICTORIA reigned from 1837 to 1901

EARLY VICTORIAN	1837-1851
MID VICTORIAN	1851-1880
LATE VICTORIAN	1880-1901

**EARLY VICTORIAN  
1837-1851**

Reigned at age 18.  
Marriage of Alexandrina Victoria to Prince  
Albert 10 February 1840

INFLUENCES

MEDIEVAL  
ROMANTIC REVIVAL  
VICTORIA'S POPULARITY  
CLASSICAL GREEK AND ROMAN

MOTIFS

GREEK FRET  
HONEYSUCKLE EARS OF WHEAT  
LAUREL  
WINE LEAVES AND GRAPES  
GARLAND OF FLOWERS  
CRESCENT MOONS  
SEVIGNE BOWS  
SERPENTS  
AMOUREUX MOTIFS (dove, heart . . .)  
SENTIMENTAL MOTIFS

METALS-MATERIALS

GOLD (18 to 22kt)  
PINCHBECK  
ROLLED GOLD

EMBELLISHMENTS

LARGE STONES



AMETHYST, RED GARNET  
PERIDOT  
GOLDEN, PINK TOPAZ  
CHRYSOPHRASE (green)  
TURQUOISE  
LIGHT BLUE AQUAMARINE

STYLES

CANNETILLE (lace like)  
GOLD FILIGREE  
REPOUSSE  
TIARA  
MINIATURES PORTRAITS AS PENDANTS  
SNAKE RING  
PARURE

**MID-VICTORIAN**  
1851-1880

MOURNING PERIOD

INFLUENCES

1849 USA GOLD DISCOVERIES  
1854 GOLD STAMPING LAW  
1861 DEATH OF ALBERT  
1870 AUSTRALIA GOLD DISCOVERIES  
1867 DISCOVERY OF DIAMOND IN SOUTH  
AFRICA  
PEARLS SUPPLY INCREASED  
STONES ARE USED FOR COLOR NOT FOR  
VALUE

MOTIFS

MONOGRAMS  
BUCKLES  
SERPENTS  
RAM'S HEAD  
CROSSES

METALS-MATERIALS

GOLD (9, 12, 15Kt)  
PINCHBECK  
ROLLED GOLD  
HAIR BRAIDED AND PLAIDED  
IVORY

EMBELLISHMENTS

DIAMONDS  
BLACK GLASS  
ONYX  
ENAMELLING  
CAMEOS  
INTAGLIOS  
CARNELIAN  
AMBER

CORAL  
MOSAIC

**LATE VICTORIAN**  
1880-1901

INFLUENCES

EUGENIE DE MONTIJO (NAPOLEON III)  
ALGERIA (FRENCH COLONY) 1840  
ARCHEOLOGICAL DISCOVERIES (POMPEI)  
ALEXANDRA (WIFE OF EDWARD VII)  
Married 1863  
ROMAN GREEK (hellenistic)  
1879 EDISON (light bulb)  
1895 PLATINUM REPLACES SILVER

MOTIFS

CRESCENT  
ETRUSCAN MOTIF  
ISLAMIC STAR (5-7 points)  
BOWS KNOTS  
FEATHERS  
FLOWERS  
QUATREFOIL  
DOG-COLLAR

METALS-MATERIALS

GOLD  
PINCHBECK  
ROLLED GOLD  
PLATINUM  
SILVER

EMBELLISHMENTS

DIAMOND  
PEARL  
GARNET  
AMBER  
CORAL  
CARNELIAN  
GLASS

STYLES

TIARAS  
PARURE  
STOMACHER  
DIADEM

**VICTORIAN ARTISANS**

ITALY

FORTUNATO PIO CASTELLANI  
1793-1865



Rediscovered the process of granulation

ROLLED GOLD

His method : FILIGREE, GRANUALTION, ENAMELLING

EMBELLISHMENTS

His model : HELLENISTIC, ROMAN, ETRUSCAN

DIAMOND

PERIDOT  
PEARLS  
EMERALD  
SAPPHIRE  
RUBY  
GARNET

Hallmark : Interlaced C. back to back

ENAMELLING

ROSE CUT DIAMOND : higher priced than brilliant cut diamond

ENGLAND

CARLO GIULIANO 1831- 1895

STYLES

Previously employed by Castellani  
Opens his own workshop in 1875 in London

STOMACHER  
TIARAS  
AIGRETTES  
DELICATE LACE  
GARLAND STYLE  
QUASI-INVISIBLE SETTING  
MILLEGRAINING  
KNIFE EDGE

His method : GRANULATED GOLD, ENCRUSTED ENAMEL (mosiac)

Hallmark : CG  
C and AG (1895- 1914) sons  
: Carlo and Arthur

FRANCE

BOUCHERON 1830- 1902

EDWARDIAN ARTISANS

**EDWARDIAN  
1901- 1910**

LOUIS CARTIER 1875- 1942  
1901 Cartier opens London branch.  
Consistently uses platinum

LAVISH DISPLAY OF WEALTH

DIAMOND SUPREMACY

CARL FABERGE 1846- 1920  
Opens London Branch

INFLUENCES

EDWARD VII 1841- 1910  
ALEXANDRA

**ART NOVEAU  
1890- 1914**

MOTIFS

GOOD LUCK SYMBOLS  
HORSE SHOE  
WISHBONE  
WHEAT EARS  
WINGS OF DOVE  
PEACOCK FEATHERS (majestic)  
GARLAND OF FLOWERS  
LEAVES  
SHAMROCKS  
HEARTS  
BOWS  
LAUREL WREATH  
ANCANTHUS SCROLL

FRENCH INTERPETATION : FLAMBOYANT

ENGLISH INTERPRETATION : RESERVED

INFLUENCES

PARIS 1985  
"MAISON DE L'ART NOUVEAU"  
REACTION TO INDUSTRIALIZATION  
SEVERITY OF LAST DECADES  
JAPAN (1854) TRADE  
WOMEN LIBERATED (1880- 1890)  
ROCOCO REVIVAL  
1850 U.S. Government assigned duty

METALS AND MATERIALS

PLATINUM  
GOLD

MOTIFS

WHIPLASH  
CURVE OF HUMAN FORM  
FLOW OF MOVEMENT  
BALANCED ASYMMETRY





SUBTLE USE OF COLOR AND SHADING  
NAKED OR PARTIALLY CLOTHED WOMEN,  
WITH FLOWING HAIR  
BUTTERFLIES  
DRAGONFLIES  
PEACOCK  
GRASSHOPPERS  
BEES, WASPS, SWANS, ROOSTER, OWLS,  
BATS  
EXOTIC FLOWERS : TIGER LILY, ORCHID  
SNAKES  
FISH SEA HORSES

#### METALS-MATERIALS

GOLD  
SILVER  
GOLD FILLED  
GOLD PLATED  
IVORY  
HORN

#### EMBELLISHMENTS

Combination of inexpensive materials with  
expensive stones

ENAMEL Cloisonne  
Champleve  
Plique-a-jour  
SYNTHETIC RUBY (verneuil)  
EMERALD TRIPLET  
ROCK CRYSTAL  
MOONSTONE  
CHRYSOBERYL  
CABOCHON  
CARNELIAN  
LAPIS  
MALACHITE  
DEMANTOID (1868)  
MOTHER-OF-PEARL  
TOURMALINE  
TURQUOISE  
OPAL

#### SECONDARY ACCENTS

DIAMONDS  
SAPPHIRE  
RUBY  
EMERALD

#### ARTISANS

ENGLAND - Charles ASHBEE 1863-1942  
His motif : Peacock  
His hallmark : CRA  
After 1898 : GOH Ltd.

Harry WILSON 1864-1934

FRANCE- Rene LALIQUE (established in  
1885)

SPAIN - Louis MASRIERA 1872-1958

AUSTRIA - Josef HOFFMAN

RUSSIA - Peter Carl FABERGE 1846-  
1920 Guilloche enamelling

#### **ART DECO** 1915- 1930

GEOMETRY SYMMETRY  
MODERN AND FUNCTIONAL  
FLAT AND ONE DIMENTIONAL

#### INFLUENCES

"EXHIBITION OF DECORATIVE AND  
INDUSTRIAL ARTS" Paris 1925  
REACTION IN PROTEST TO ART NOVEAU  
PROHIBITION 1920- 1933  
ROARING 20'S  
CHINESE INFLUENCE : 1920  
1922 : TUTANKHAMUN (egyptian)  
1920 : DISCOVERY OF LARGE VEINS OF  
PLATINUM

#### MOTIFS

LINEAR  
SMOOTH  
HIGHLY POLISHED  
PRECISE  
ABSTRACT GEOMETRICAL SHAPES  
STRUCTURAL DESIGNS  
CONTRASTING, DRAMATIC COLOR  
COMBINATION (red and black, blue and green,  
blue and purple)  
LATTICE MOTIF  
CHINESE MOTIFS : (Pagoda, Dragons,  
Fu-Dogs, Carp, Chinese landscape, Mandarin  
Ducks)

#### METALS-MATERIALS

PLATINUM  
WHITE GOLD (18kt)  
SILVER  
ENAMELS

#### EMBELLISHMENTS

DIAMOND  
ONYX (black)  
JET  
LAPIS-LAZULI  
TURQUOISE



ROCK CRYSTAL  
CORAL  
MOTHER-OF-PEARL  
SYNTHETIC STONES  
GLASS  
BAKELITE

ART DECO ARTISANS  
1915-1930

LOUIS CARTIER 1875-1942  
MYSTERY CLOCKS  
WRIST WATCHES  
1904 : SANTOS  
1917 : TANK

FREDERICK BOUCHERON 1830-1902

CHARLES ASHBEE 1863-1942

DECORATIVE ARTS  
Paris 1914 EXHIBITION

RETRO  
1940-1950

FLAMBOYANT, DRAMATIC, BOLD  
CURVED AND THREE DIMENSIONAL

INFLUENCES

AN ATTEMPT TO REVIVE ART DECO  
LACK OF PLATINUM (strategic metal)  
SHORTAGE OF MONEY  
SHORTAGE OF IMPORTED GEMS  
1948 : De Beers "A DIAMOND IS FOREVER"

MOTIFS

FLOWING SCROLLS  
PLAQUES  
TWISTS  
LAPEL CLIPS  
HEAVY LINK BRACELET  
WRIST WATCHES BRACELET  
BROOCHES  
BOLD FLORAL PATTERN  
SNAKE LINK CHAINS

METALS-MATERIALS

ROSE GOLD  
YELLOW GOLD  
GREEN GOLD  
WHITE GOLD  
COMBINATION OF ABOVE

EMBELLISHMENTS

LARGE, INEXPENSIVE COLORED STONES

CITRINE  
GOLDEN BERYL  
AQUAMARINE  
GREEN BERYL  
TOURMALINE  
AMBER (Italy)  
PERIDO

BIBLIOGRAPHY FOR PERIOD JEWELRY

	AUTHOR	
-ART NOVEAU JEWELRY	VIVIENNE BECKER	Dutton
-ART NOVEAU JEWELRY	JOSEPH STATLOFF	Darrance
-FIVE CENTURIES OF JEWELRY	JAN LANLLIER & MARIE-ANNE PINI	Leon Amiel
-GEMS AND GEMOLOGY	Winter 1986 Art nouveau jewels & Jewelers	Elisa Misiorowski & Dona Dirlan
-AN ILLUSTRATED DICTIONARY OF JEWELRY	HAROLD NEWMAN	Thames & Hudson
-VICTORIA AND ALBERT MUSEUM: RINGS	SHIRLEY BURY	HMSO
-VICTORIA AND ALBERT MUSEUM: COURTLY JEWELRY	ANNA SOMERS COCKS	HMSO
-JEWELRY	SMITHSONIAN MASTERPIECES OF ART DECO	Cooper-Hewitt
-RETROSPECTIVE LOUIS CARTIER	MARY PETER GEOFFREY MUNN	Emerson Rizzoli Intl.
-COLLECTING VICTORIAN JEWELRY		
-CASTELLANI AND GUILIANO REVIVALIST JEWELERS OF THE 19TH CENTURY		
-ART NOVEAU AND ART DECO	LILLIAN BAKER	Collector Bks.
-FOUR CENTURIES OF EUROPEAN JEWELRY	ERNY BRADFORD	Hamlyn House
-JEWELRY ANCIENT TO MODERN		Viking Press
-ANTIQUE PASTE JEWELRY	M D S LEWIS	Boston Book & Art Publisher

**DIAMOND COATINGS?**

Laurie Conner  
from  
CRYSTALUME

One of the most talked about subjects prior to Tuscon this year was the exciting new thin film diamond technology called Chemical Vapor Deposition (CVD). This new high tech subject generated so much interest, primarily because so little was known about the process, but this was before Ms. Conners knowledgeable talk. It was clear from the start, Ms. Conners impressive academic background (degrees from Duke, Stanford, and Harvard) was equalled only by her skilled personable presentation.

Laurie Conner answered the many questions gemologists had such as:

A) Does CVD have a current gemological



# SHINY CRYSTALS MAY BE 'RABBIT'S FOOT OF THE '80s'

Betsy Lammerding

impact?

- B) Can you detect CVD?
- C) Can you coat CZ with CVD?
- D) How is this new synthetic diamond film produced?

With the use of colorful overheads and humor (to wake the late night audience) she reviewed the basic properties of diamonds, differentiating the single crystal diamond we are so familiar with from the current polycrystalline diamond CVD.

Although any gemological aspect of CVD is futuristic, the other possibilities are fascinating:

- A) Imagine a surgeon's scapel which never dulls.
- B) Laser windows, infrared windows.
- C) Heat sinks for micro electronics.
- D) Endless possibilities for wear surfaces.

The real pot at the end of the rainbow, however, would be possible synthetic single crystals to be used as semi-conductors. They would be far superior to anything now in use, especially for high speed, integrated circuits.

A summary of possibilities for gemology, as well as specific questions and concerns were addressed:

A) Can the polycrystalline, CVD be used to coat CZ? The answer is yes, it is quite possible, although not known to be on the market. This would be quite easy to detect with the following tests: Thermoconductive probe, specific gravity, ultraviolet light, and refractive index, and magnification.

B) Will a single crystal CVD process coat CVD? Highly improbable, because the crystal lattices of CZ and diamond are mismatched.

C) Is a non-detectable, gem quality, CVD single crystal diamond forthcoming? Maybe!! With several companies around the world working on this process, there is rumor of some success, but no physical, documented evidence has ever been presented.

It may now be technologically possible to fill lazer drillholes in diamonds with the CVD process.

This is truly a fascinating topic given by an excellent spokesperson. I highly recommend a study of the video for more detail, whether you attended the presentation or not.

In this New Age of harmonic convergence, don't expect all the shiny crystals to be on the tree this Christmas. Quite a few likely will be under the tree, as gifts.

Time magazine called them "the rabbit's foot of the '80s".

A crystal gift set that is supposed to predict the future is in bookstores.

And some people think they will get rid of everything from athlete's foot to life-threatening diseases.

New Age thinkers have adopted crystals as a part of their pursuit of cosmic consciousness - they believe the stones have healing and energizing powers that can enhance psychic abilities. The stones are selling in their natural, unpolished state, on wands and with crystal balls.

The crystal craze is in full fever. Many bookstores are carrying selections on the subject, ranging from simple instructions to sophisticated, ritual-laden metaphysical guides.

Is this trend much ado about nothing?

On a technological level, it is a fact that quartz crystals vibrate in response to electric currents, making them essential in radios, computers, watches and other items. Crystals do give off a tiny electrical charge when rubbed.

But their psychic properties are open to debate. While there is no scientific proof that crystals can heal or help, there are believers.

Crystal devotees generally describe the stones as tools that amplify spiritual gifts. They use crystals to help focus thoughts, emotions and energy through deep breathing and relaxation techniques, meditation, positive affirmations, visualization and other activities typically associated with New Age thinking. If it all sounds far-fetched, some sum it up as mind over matter.

Ed Minnich, a metaphysical consultant at The Acorn Grows, a New Age bookstore in Akron, Ohio, is also a geologist. He said he has been



drawn to stones since he was a child and uses them while meditating.

"Crystals don't have anything to do with voodoo or witchcraft," he said. "They're just to make people think. I have a strong belief in God and believe God helps those who help themselves."

On the other hand, Donald Metzger, a professor of anthropology at the University of Akron, thinks the crystal rage is a lot of bunk. Actually, he used a stronger word.

"It's the latest fad and just so much nonsense," Metzger said. "There's nothing to it, no physical basis for the mystical claims."

What about people who sincerely believe crystals have healed them? Metzger said, "There's always a placebo effect. If people believe sugar pills will work, they do. People just want something extra."

Why the fascination with crystals now?

Minnick said he believes people are "looking for different ways to know themselves. I think it has to do with getting back to our source, a way to improve the self. I can't explain it . . . But if something you use helps you, with self-improvement or understanding, then what difference does it make?"

Simple milky-white quartz crystals are the most popular and believed to be the most powerful. Rose quartz is thought to affect health or love.

A number of stones - including amethyst, malachite and moonstone - are thought to affect physical and emotional ailments, especially when placed on or near certain parts of the body.

Quartz crystals are among the most abundant and least expensive minerals and some people call them the "nerves of the planet". Quartz crystals can sometimes be found in nature, but most gem and New Age bookstores sell them for \$1 or \$2 for an inch of clear quartz up to thousands of dollars for ornate crystal clusters.

Crystal users believe they are drawn to certain stones, that the crystals "talk" to them. Some people report feeling a slight tingling or vibration when they touched a stone.

Walter Rush of the Arizona Mining Co. in Akron, which sells all types of crystals and crystal jewelry, said that he didn't always believe the talk about crystal energy. "But one day I was pricing stones and could feel a sensation of warmth and tingling up my arm every time I picked a certain one up."

Rush decided to keep that one.

Is there a right way or a wrong way to work with crystals?

"All that's required is that you be receptive to the crystal's energy and what it amplifies within your own being - your light and your truth", according to Connie Church, the author of the book *Crystal Clear*.

In addition to healing headaches, indigestion and other disorders, crystal users attribute an endless number of benefits to the stones, including helping solve problems, bringing harmony to personal relations, developing intuition, relieving stress and improving concentration.

Some people have reported success in perking up a plant by burying a crystal in a flower pot, placing one in a refrigerator to help keep food cool, sleeping with one under the pillow to help recall dreams, bathing with a crystal to energize the water.

From: Knight-Rider Newspapers

#### How to Clean Crystals

Crystal users believe the stones pick up energy from whoever used them last.

For that reason, some believers recommend cleaning crystals if other people touch the stones, if they have been ill, or if the crystals don't seem to be working.

Among the cleaning processes are soaking in sea-salt water, holding the stone under running tap water, washing with warm water and a mild soap, placing a stone in natural running water, using one crystal to cleanse another, putting a stone in a dish with fragrant dried flowers, using a tape demagnetizer, running a crystal through the smoke of burning sage, burying it in the earth, setting the stone in sun or moonlight, or simply visualizing cleansing.

Once a crystal is cleaned, some users claim it is important to recharge or program them. Recharging energizes them, and programming means charging it with a particular intent, advocates say.

To recharge a stone, they say, a number of things can be done, including concentrating on the stone, breathing on it and blowing on it with a wish.

From: Knight-Rider Newspapers



# GEM TREATMENTS: TO DISCLOSE OR NOT TO DISCLOSE?

Richard W. Hughes

Of all the issues facing the gem trade today, perhaps none is greater than the issue of treatment disclosure. Rhetoric on this issue has spilled forth from trade publications at a furious pace over the last several years. Rather than bringing clarity to the situation, though, this has merely served to muddy the waters, with the result that many are more confused than ever. This article is an attempt to clarify the subject. We will not pretend, however, to speak for both sides in this debate, for we are firmly in favor of full disclosure of all treatments, without exception. We will, however, try to present some of the arguments of those against disclosure.

First of all we must get one thing straight. Gem treatments are a fact of life today and will not disappear. They are here to stay. There is nothing wrong with buying, selling or producing treated gems of any sort. The question is not whether or not to sell treated gems. The question is should these treatments be disclosed to the buyer? In the opinion of AIGS, any treatment of any kind, with the exception of ordinary cutting and polishing, must be disclosed to buyer at the time of sale. The reasons for this "total" attitude towards treatment disclosure are simple: requiring the disclosure of all treatments eliminates any "grey" areas which could be exploited by those without scruples in the future.

Some say that certain treatments such as heat treatment, are acceptable because they merely duplicate nature and so do not require disclosure. Unfortunately this idea does not hold up under logical reasoning. If heat treatment by man merely duplicates nature, then what about the production of synthetic gems by Verneuil, Chatham and others? Why bother to disclose these? Are they not also merely duplicating nature? The fact of the matter is that the aluminum atoms were to remain in the ground they could have joined with oxygen and chromium atoms and this could have resulted in a ruby, right? Mr. Verneuil was merely finishing what nature started, right? Wrong!! The moon is not made of green cheese and heat treatment is not just finishing nature's work. The point is that man does have the ability to duplicate nature. This is

no longer a question. Man can even improve upon nature. However, when a layperson buys a natural gemstone, they believe that it is entirely a creation of nature, including the color. One of the major reasons for purchasing natural gemstones is for their naturalness. If it was for beauty alone they would buy glass or synthetic gems. Instead, many people wish to buy and are willing to pay more for natural stones because they are perceived as being among the finest creations of nature in an increasingly artificial world. It is their naturalness which is one of their major attributes.

The other major attribute of natural stones over treated and synthetic gems is their rarity. If the discovery of gem deposits proceeds in the future as it has in the past, and this seems a perfectly reasonable proposition, then they will remain extremely rare in the finest qualities. It is this rarity that is crucial to their value and what makes them so attractive as long term investments (yes, De Beers, gems are bought partly for their investment value). It is precisely this rarity which is lacking in the synthetic and treated products, and this is why the market forces deem them to be of less value. "But wait." you cry, "aren't some of the treated stones, such as heated rubies and sapphires, limited in quantity by the availability of treatable rough? Doesn't this fact give them a certain rarity of their own?" This is true, but the limiting factor is not only the supply of treatable rough. As the treatment techniques improve, a larger and larger percentage of fine stones will result from the same grade of rough. To see the truth in this, just compare the treatment techniques today with those of 20 years ago. Eventually the question arises of where to draw the line between treatment and pure synthesis.

There is also the issue of evenhandedness. In the diamond market, a natural blue diamond is worth more than a treated blue diamond, by virtue of its greater rarity. Shouldn't a natural blue sapphire be worth more, then, than a heat treated blue sapphire?

Most of us got into this business, at least in part, because we were fascinated by the incredible beauty of natural gemstones. By selling treated stones as natural we are cheapening the genuine article. Unless a distinction is made between the natural and the treated/synthetic the truly natural will eventually disappear from the market, unable



to compete against the ever more beautiful and inexpensive treated stones. It is an unfair competition, one which the natural stone cannot possibly win. Unless the treated stones are sold for what they are . . . treated stones.

To some the above views may sound extreme, to say the least. How could the natural stone market disappear? Radical idea? Yes. Ridiculous? No. Take a good look at what has happened to the natural pearl market since the introduction of the cultured product. In the case of ruby, for example, today's average woman has a fair idea of the difference between the synthetic ruby and the natural. Most women shouldn't consider wearing a necklace of 30 ct. synthetic rubies as it looks obviously phony. However, today's woman thinks nothing of wearing a necklace of 12 mm. perfectly spherical cultured pearls. "So what. What is the point?" you say. The point is that if a necklace of cultured pearls could be taken back in time and shown to the average female of 100 years ago she would immediately recognize it for what is a manufactured product. She would know that round pearls are extremely rare and that only a queen could purchase an entire necklace of them. If you show a necklace of natural pearls to an average woman today her likely reaction will be "Oh my, they are not very pretty are they. Why aren't they all round? I like them, sort of, but do you have any all the same color?" Today's woman does not know the difference between a natural and a cultured pearl. She is not aware that a cultured pearl is a manufactured product. The natural pearl market has virtually disappeared, by and large because it could not compete head-on with the cultured pearl.

If we do not act now to require honest labelling of treated gemstones, the natural stones so dear to so many of us may not be around for our children and grandchildren to appreciate. They may simply disappear from world markets like the natural pearl, unable to compete with the manufactured (manipulated by man) product.

The ICA was originally founded with one of its aims being the promotion of natural gemstones. It is indeed ironic that today perhaps 80% of the gem stocks owned by its members have been treated in one form or another. Did you ever think about how this came about? Did you simply wake up one morning and decide that you would buy some treated gems? No, of course not. These treated gems slowly replaced the natural ones without your knowledge at times, and sometimes because not to buy the treated stone was to be uncompetitive in the market. If the current trend continues, the natural stone will be entirely

displaced in another 20 years. What to do? Insist that all members of the I.C.A. sell their treated stones as treated. If everyone agrees on this fundamental point the natural stone has a chance. If no agreement is reached, the natural gemstone will go the way of the dodo bird. The choice is yours.

There are many arguments and excuses used to justify the misleading representation of treated gems as natural. Here are some of the more common ones with reasons why treatments should be fully disclosed.

#### AGAINST DISCLOSURE

1. Treatments have been used for thousands of years - they are traditional.
2. Treatments merely duplicate nature. If the stones were left in the ground longer, they might have changed. It's just helping nature.
3. Treatments are no different than cutting and polishing.
4. Most products today, such as clothing, cosmetics, etc. are treated in some way. Gems are no different.
5. Many treatments cannot be detected and thus there is no need to disclose them.
6. Some treatments, such as heat, need not be disclosed as they duplicate nature.

#### FOR DISCLOSURE

1. It is the idea of deception which is at the heart of the matter here. Head hunting was once traditional in some areas, but is it good? Mere age alone does not make a practice correct.
2. People buy natural stones, in part, because they believe that they were created by nature, including their color. If they wanted an example of man's handiwork, they would buy the synthetic stone. Anyone who believes that a stone could have changed had it remained in the ground, should bury it and see how long it takes.
3. It is obvious to most laypeople when a gem has been cut. It is not always so obvious when a gem has been treated. Few people are deceived by sellers representing rough stones as cut, or vice versa.
4. People do not buy clothing or most other products for their naturalness, as with natural gems. When someone buys a natural gem, they believe that it is entirely natural, and will feel cheated if later told that the color was the result of an artificial treatment. It is similar to the patron of a health food restaurant who learns after a meal that the food was filled



with artificial preservatives. They will feel cheated.

5. The question is one of ethics, not detection. Is it correct to sell synthetic amethyst as natural, simply because it's difficult to detect? Of course not.

6. Verneuil duplicated nature in his lab, too. All synthetics duplicate nature. We need to disclose these because otherwise the natural stone cannot compete in the marketplace. The synthetic or treated gem will almost always be bigger and more beautiful.

From: Asian Institute of Gemological Sciences

## PINK SAPPHIRE OR RUBY? A LESSON FROM THE PAST

Richard W. Hughes

Among the myriad problems facing the colored gemstone industry today is the question of pink sapphire and ruby - where and how do we draw the line between them? Over the past 10-20 years gemologists and gem dealers have struggled with this question, but a solution acceptable to the majority of the trade has yet to be found. With this in mind, we at AIGS would like to send our solution up the proverbial flag pole, hoping that you, the trade, will salute.

In the recent past, solutions to this problem have all centered around one fundamental assumption, that rubies are red while pink sapphires are pink. By designating a reference point (master stone, color chip, etc.) as the boundary between the two varieties, it then becomes a simple matter to compare the color specimen in question with that of the reference to ascertain which side (ruby or pink sapphire) it lies on. Simple enough, if everyone uses the same reference and light source. However, to date, the trade has not been able to agree on a single light source and reference, resulting in great confusion in the market. What is ruby to one person is pink sapphire to another. Gemological laboratories are often called upon to mediate in these disputes; many a customer has brought a stone to our lab with the comment that the decision to buy rides on obtaining a "ruby" designation on the testing report. It is a most

unfortunate situation, resulting from what we believe to be an incorrect assumption . . . that pink differs from red.

Research performed by the author has revealed that this problem is not an old one, but instead originated sometime between 1910 and 1930, when the term pink sapphire came into use. Prior to this, the term ruby was used to describe all corundums of a red color, varying from light red (pink) to deep red. For example, Max Bauer, writing in his monumental work "Precious Stones" (1896) defined ruby as follows

"The tone of colour (in ruby) differs in different specimens, being sometimes deep and intense ("masculine" ruby), sometimes pale and light ("feminine" ruby). The lighter shades vary from pale rose-red to reddish-white, some specimens being so faintly tinged with red as to appear almost colorless. The darker colours are either pure red, carmine-red, or blood-red; the red of the majority of rubies, however, has a more or less distinct tinge of blue or violet, this being especially noticeable in transmitted light. The shade of colour most admired is the deep, pure carmine-red, or carmine-red with a slight bluish tinge."

Julius Wodiska, in his "A Book of Precious Stones" (1909) describes ruby in a like manner:

"The colour-tone of the ruby varies greatly, and the presence of deep, intense tones of red causes the term "masculine" to be applied to a gem, while the paler tints suggest the term "feminine." Rubies range from a delicate pink tint through pale rose-red to reddish-white, pure red, carmine red, or blood red. A tinge of blue or violet is frequently discernable in these shades."

No mention is made of the term pink sapphire by the above writers. In fact, the author has not found any mention of pink sapphire until 1930. G.F. Herbert Smith, in the sixth edition (1930) of his famous book "Gem-Stones", describes the ruby as follows:

"The tint of the red stones (rubies) varies considerably in depth; jewellers term them, when pale, pink sapphires, but of course, no sharp distinction can be drawn between them and rubies."

So we see that pink sapphire came into being





probably sometime between 1909 and 1930, and after 1930 all writers refer to it. What happened to cause a change? It is the author's belief that the term pink sapphire was devised as a method of separating the deeper (masculine) red stones of Burma from the lighter (feminine) reds of Sri Lanka. Some good soul probably felt that this would prevent customers from being taken advantage of by cunning dealers. A noble goal, to be sure, but we must ask ourselves if the cure isn't worse than the disease.

This problem is largely a result of a peculiarity of the English language. In English we have a special word to denote light red . . . pink. Apparently someone somewhere decided that since ruby is only red, any other color must be a sapphire, including pink. Since that time, we have all followed blindly after. The problem here is that pink is just a light red, not an entirely different color. If ruby is red, then pink is certainly ruby, too.

In the Thai language there exist two different words for blue, one denoting light blue and one denoting deep blue. Imagine what it would be like to give different names to light blue sapphires as opposed to dark blue sapphires. Sound crazy? Yes, but that is exactly what we have done with red corundums.

Does the customer really need the dubious "protection" provided by pink sapphire? Of course not! No one has any difficulty separating light blue sapphires from dark blue sapphires. We all know that the deeper blues tend to be more valuable, we don't need a special name to tell us what is so obvious to our eyes. Why should ruby be any different?

This brings us back to the original question - how to separate ruby and pink sapphire? In light of the strong historical evidence suggesting that the term ruby was originally understood to include all red to slightly bluish red corundums, from the very lightest to deepest tones, AIGS is abandoning the use of pink sapphire as an individual variety of corundum. As of this moment, we will no longer use the term, whether in our educational programs or on the gem identification reports issued by our laboratory.

Some people have remarked that although the above solution does take care of the ruby-pink sapphire problem, we are still left with the problem of separating ruby from orange and purple sapphire. This is true. It will also not stabilize the U.S. dollar, nor will it bring an end to the threat of nuclear war. It will put an end to a

longstanding problem - that of separating pink sapphire and ruby. We feel that it offers the most logical and correct solution to the problem, and hope that the trade feels likewise.

Food For Thought:

Burma is generally acknowledged to be the world's premier source of ruby, while Sri Lanka is likely to have been the original source of the red corundum gems. In both of these locations, many of the stones and especially most of the smaller sizes tend to be of a pinkish color. If these stones don't qualify as rubies, then what does?

From: The Asain Institute of Gemological Sciences

## THE WORLDS LARGEST; BONANZA OR BANANA?

Richard W. Hughes

During 1986, newspaper reports told of a THE WORLDS LARGEST - BONANZA OR BANANA?

During 1986, newspaper reports told of a most incredible gem find. Mr. Roy Whetstine of Longview, Texas, went to the 1986 Tuscon Gem and Mineral Show hoping to find a few pretty rocks for his two sons. He returned home with what he claimed to be the world's largest rough star sapphire, bought for \$10 from a bowl full of agates, and later appraised at \$2.28 million. It was an amazing story and one that warmed the hearts of thousands of readers around the world - a little man strikes a bonanza! Slowly, however, clouds began to form and before long they were pouring down rain on Mr. Whetstine's parade. What occurred was the exposure of one of the most ambitious gem cons of the twentieth century.

Experienced gem dealers immediately became suspicious when the first reports appeared. To begin with, the stone was said to originate from Idaho, which has no reputation at all for producing quality sapphires. And then there was the stone itself, which was described as an opaque lavender gray with "hints" of cornflower blue. Not exactly something to



write home about, but write people did and many dealers were told of the stone by relatives and friends. The appraisal was also curious, as Whetstine, a Texas resident, sent the stone all the way to San Diego to the L.A. Ward Gem Laboratory. Not exactly a household name among those in the gem trade. The final nail in the coffin, at least in this author's mind, was when a closeup photograph of the stone appeared in a trade magazine. Although in black and white, it was obvious that the stone would be put to better use dressing grinding wheels than the windows of Tiffany's. Blind praise suddenly turned into some of the most discouraging words you've ever heard. Smithsonian curator John White summed it up best when he said "We wouldn't want it." Finally an enterprising reporter from the Los Angeles Times came across a very revealing piece of information: it seems that Mr. Whetstine had previously been convicted for, among other things, gem-related fraud. The bubble had burst on the 1,905 carat "Life and Pride of America" star sapphire.

The biggest question raised by this story is how Mr. L.A. Ward could have possibly appraised the stone at \$1,200 per carat. He is either totally incompetent or totally corrupt, with the latter being the more likely of the two. What is truly distressing is that such inflated appraisals are far too common in the jewelry trade today. It is also clear that the trade suffers greatly as a result of the negative publicity surrounding such frauds.

Mr. Whetstine's main claim was that his stone was the largest star sapphire in the world. This is patently untrue. The author recently made a short search through *Gems & Gemology* magazine and found references to at least three other corundums of larger size. One of these was a 63,000 carat rough star sapphire from Burma (*Gems & Gemology*, Spring 1967, p. 158). In addition, on the author's last trip to Sri Lanka in 1986 there was said to have been unearthed a 42 kilogram sapphire crystal! Even if Mr. Whetstine's sapphire was truly the "world's largest" what difference would that make? What does this phrase "world's largest" mean? Unfortunately, it means almost nothing.

In estimating the value of a gemstone, size alone is not important. The value is based on a fine balance between color, clarity, cut (or shape, if rough), and size. Large specimens, such as Mr. Whetstine's, are typically filled with cracks, partings and other inclusions which render the stone opaque. As a result of this lack of transparency, the stone's color is lifeless and gray. Material which is clean enough for cutting is extremely rare, so much so that blue

star sapphires can wholesale for hundreds or even thousands of dollars per carat. Unlike diamonds, the perfect ruby or to a lesser extent, sapphire, of greater than 10 carats is virtually nonexistent. And by perfect I mean of top color, clarity and cut. If any one of these factors should be very poor, the stone is not valuable. It is balance that is important, not just size. Because it is inevitable that small stones of fine quality are much more common than large stones of the same quality, specimens of the biggest size will be of the lowest grades. Thus, the term "world's largest" has no place at all in a discussion of gems. We at AIGS, discourage its use.

From: Asian Institute of Gemological Sciences

## BLUE TOPAZ AND THE N.R.C.

Kevin Wood

On June 25, 1986 The Nuclear Regulatory Commission announced that research reactor licenses were irradiating and redistributing products containing induced Radioactivity to unlicensed receivers in violation of N.R.C. regulations.

The N.R.C. received numerous inquiries throughout 1986-1987, and as of February 1988, decided to consider applications for interim licenses, authorizing the distribution of neutron-irradiated gems to unlicensed persons. The interim licenses will authorize distribution of cut on finished gems only. Applications must describe the proposed methods for identification and measurements of the radionuclides in the gems, and the quality control procedures for assuring that all gems released to the public are below the limits specified by the N.R.C. Both domestic reactors and importers of reactor-irradiated gems for distribution in the U.S. will be required to obtain this license and failure to do so could



result in enforcement action. There are three domestic reactor applicants but as of March 1988 no license has yet been granted. No importers have applied yet. Secondary distributors such as jewelry manufacturers and retailers need not be licensed, however the gems they sell must be purchased from a licensed source. Suppliers should furnish a statement verifying that they are a licensed facility and the gems meet N.R.C. Requirements.

The N.R.C. established acceptable levels of radiation for a gemstone is measured at 0.4 nanocuries per gram. (One nanocurie is one billionth of a curie. Equivalent of 15 radio-active particles emitted per second.) Experts, however, have said that the 2.0 nanocuries limit which is the European, or even higher levels are acceptable. N.R.C. studies have shown the potential for harm from the stones is minor compared to the annual exposure limit. The 2.0 nanocurie measure is not detectable on conventional geiger counters.

The deeper colored Swiss and London Blue Topaz stones are normally treated in a nuclear reactor and are subject to the federal regulations. The less vivid sky blue is processed in a linear accelerator. Individual states are responsible for regulatory linear accelerators and so far there has been no concern for potential hazards.

Prices of Blue Topaz dropped drastically last year - probably because dealers are nervous and thought a ban on sales was pending. According to the AGTA, over 70% of the irradiated Blue Topaz being imported comes from Austria, Canada, England, Germany, Sweden and Switzerland. It enters the U.S. through the U.S. Department of Transportation. Those countries are colleagues of the U.S. in the International Atomic Energy Commission (IAEC). The N.R.C. denies that the 2.0 nanocurie measure is an official IAEC ruling, but rather it is simply accepted by the European countries.

The N.R.C.'s guidelines make it unlikely that any company that doesn't already have the testing equipment will go to the expense of buying it. Most of the dealers are suspicious of the guidelines and feel that it could take a considerable amount of time to resolve the problem. Many feel that the contradictions on safe levels will make it difficult to control and find it unfair to U.S. licences. Most are simply adopting a "wait and see" attitude.

Sources: American Jewelry Manufacturer, May 1988

Letters from the N.R.C.

## JUST SOME THOUGHTS ABOUT LIABILITY

Robert Rosenblatt

AGA has been involved in the issue of irradiated gems and licensing by the N.R.C. for quite awhile. Even before it got to be a "HOT" press issue we were concerned that above background counts of radiation of gem material could pose a health threat to the consumer and those who handle this material. We approached the N.R.C. seeking help in learning what all the technical aspects might be and to find low cost tools to detect "HOT" material. The N.R.C. has always been willing and available to help us and really extended their best hospitality and manners to us. We have tried to keep you informed as we've gone along and believe we have one of the most complete files anywhere on the whole subject. By the way this is available to anyone who wants to request it. We only charge for copying and shipping.

We believe for the most part that there is very little if any danger in properly treated material used in jewelry. However the article reprinted below indicates that long term study is not only underway but may well show that even "normal" background radiation could be shown to be harmful. We have no way of knowing what has been released into our atmosphere by well meaning agencies or companies or by ones who simply don't care. After VERY carefull analysis of the new rules and regulations from the N.R.C. (over fifty pages of rules and regulations) one thing stands out. You are liable! If you buy treated material from an unlicensed source and sell it to the public, you still have a liability for that customers well being! Now that the N.R.C. has agreed to license people to treat gem material it dosen't mean that all material you will see will come from a source that was granted a license. To protect yourself and your customer you should use a monitor and check ALL treated material and by all means, make sure you ASK the dealer if the material you buy was treated by a licensed source. They should know, because after all they are part of the liable chain too.



We will continue to keep you informed of changes and advances in this area. If you need help seeking licensed sources or want more information about the rules from the N.R.C., just let us know. We're here to help.

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## Background Radiation Is Tied to Cancer

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To the Editor:

Karen A. Strauss, environmental engineer, says, "decades of international study have found no evidence of any negative effects from the low levels of radioactivity that are typically found in nature" (letter, Dec. 3). In "Cancer Mortality: Environmental and Ethnic Factors," a 1979 book of which I was primary author, one chapter analyzes the effect of background radiation, both cosmic and terrestrial, on cancer mortality rates.

Radiation from natural sources varies across the United States, annual exposure levels in the mountain states being twice those in the Southeast. There was, after adjusting for major carcinogenic factors, a statistically significant positive (increasing) relationship for white males and white females between background radiation and age-adjusted mortality rates of thyroid and gall-bladder cancer.

DOROTHY WELLINGTON  
Washington, Dec. 5, 1987

*The writer is a biostatistician.*

# MARKETING PRECIOUS JEWELRY A MASTER STRATEGY TO INCREASE YOUR MARKET VALUE

Larry Mullins

This article will address the most important problems you will face in the month's and years to come: How can I increase my market share, improve my image, and become the expert on precious jewelry in my marketing area?

For several years, we at I.M.P.A.C.T. have studied these problems and found they have many difficult aspects:

1. Consumers are conditioned to buying on "sale", to get a tiny "deal".

2. Competition on price is keen - in fact - many jewelry salespeople can only sell price, not value.

3. Middle to lower medium-high-end jewelers have been reduced to competing with "bargain basement" prices. The mystique of the fine jeweler has been eroded away.

These three factors are made almost insurmountable by three more:

1. The cost of media. Even if a jeweler had professional help to get his unique story across, newspapers and TV cost a fortune in most cities.

2. Time. A jeweler has to wear a "dozen" hats. Time pressures are unreal, and most advertising is done too quickly, with little thought and no planning.

3. Personnel. Long periods of unproductive time are spent waiting for a customer.

### WHAT IS A RETAIL JEWELER TO DO?

In the first place, we must be realistic about the retail arena. Kiplinger, Nesbitt and others say that the "sale" attitude of customers is here to stay. We will not be able to change this attitude, but we can remember that there are alternatives to price-cutting.

Second, a jeweler must carefully consider his or her strengths. The traditional integrity of the jeweler is still viable, provided you begin to accept some of the changes that have happened in public thinking, and begin to address those changes with a professional marketing strategy.

The shopping malls are jammed with impulse buyers. Mall jewelry stores plug into this traffic, and live on what is essentially walk-in business.

But diamonds are a major purchase. Consumers would welcome the wisdom and guidance of a fine jeweler. They would drive out of their way to talk to someone they could rely upon for a major diamond purchase.

Most jewelers could fascinate customers for hours with information about diamonds, gold and precious gems. But first, the jewelers must get the consumer in the store. Second, she must be sure that once in the store the customer hears the same story that brought him or her in.

### "YOUR MAGIC CIRCLE"

There is however, a powerful solution to this dilemma. You Magic Circle. Nearly every retail store draws from a relatively small circle of



influence called your personal ADI, or Area of Dominant Influence. About 80% of your business generally comes from 20% of your marketing area. Your own powerful circle of influence covers an area, generally speaking, within a few miles of your store.

**OUR FIRST STEP IN DEVELOPING A MASTER STRATEGY FOR YOU IS TO SHOW YOU HOW TO QUICKLY AND INEXPENSIVELY DETERMINE WHERE THE GREAT BULK OF YOUR BUSINESS COMES FROM.**

Once this is established, we target the ZIP Codes and income levels you want.

Our objective is two fold: We want to cultivate your existing customers and win new ones. To do this we will begin building a clean, powerful mailing list in your ADI.

**WHY DIRECT MARKETING IS ONE OF YOUR KEYS TO PROFITS.**

Media is expensive for two reasons: it is not professionally used and it is very inefficient. You pay for a total market area in newspaper and air media, yet 80% of your potential business is within a few miles of your STORE!

Direct marketing by mail can pinpoint with micrometer precision exactly those customers, areas and incomes you want to reach. Dollar for dollar, your direct mail dollar will yield you more than any other media.

**HOW TO CULTIVATE YOUR AREA OF DOMINATE INFLUENCE.**

Your "Area of Dominate Influence," will be a unique configuration, not a perfect circle. But you will discover that you are relatively powerful in very specific areas.

As we develop your mailing list, a larger percentage (usually 20% or so) of customers will fall outside your primary circle. These customers we will continue to reach regularly. The beauty of our plan is that you will be able to choose precisely to whom and where you will advertise.

Now we can use our I.M.P.A.C.T.! "Area of Dominate Influence," or ADI method of increasing your day to day business without price cutting and costly promotion. When you promote this plan it will be much more effective. You will develop credibility, and become recognized as THE expert on precious diamonds and gold jewelry in your area.

We will begin mailing, on a regular basis, an interesting and totally customized newsletter to your circle of prospective customers. This

newsletter will be vastly superior to the typical "canned" and dry newsletters you may have seen in the past. It will inform about the history and tradition of diamonds, tell you about your coming events, and your own feature item of the issue. It will contain your own column, with information you want included in each issue.

We will be able to produce each custom newsletter for as little as \$250 to \$350 an issue, (depending on your market area) ready for camera. We'll help you get it printed inexpensively by a local printer in your area.

Your specific I.M.P.A.C.T.! Master Marketing plan may include the use of a regular weekly column, using material from the newsletter. If so, we'll provide layouts and make it newspaper ready.

A final problem we mentioned is personnel. How do you keep them informed about the contents of each newsletter so that customer's talk to knowledgeable and aware sales people when they visit your store?

I.M.P.A.C.T.! will provide a cassette tape with each issue of our newsletter. This will be a "third party" influence on your personnel. We will tell you how to use the tape as the centerpiece of a regular sales meeting.

Will customers read such material? Research shows conclusively they will if it is professionally written in their own interest.

See the information below to communicate with us. We will send you a detailed proposal for your market area. We will sell one MASTER STRATEGY per market, on an exclusive basis, of course. Surely you should be the exclusive jeweler in your area to have this powerful tool.

**FOR INFORMATION SEND TO:**

I.M.P.A.C.T.!, Galaxy Building, 910 NW 92nd Street, Oklahoma City, OK 73114, (405) 840-9546

**YOU CAN ASK FOR EITHER:**

1. A proposal for the I.M.P.A.C.T.! DIRECT MARKETING MASTER STRATEGY FOR 1988 or,

2. Information on a "Pre-Christmas Private Sale and 3-Day Weekend Public Sale".

Include your: Store name, Address, City, State, Zip & Phone. Also, include information about whether or not you have a mailing list and the approximate size of your mailing list.





# DO YOU HAVE A CUSTOMER MAILING LIST?

Gail Lutolf

## Some Tips to Effectively Promote Your Store

Running a retail jewelry operation is a juggling act. You have to keep all the balls in the air at once to keep things going smoothly. Unfortunately, one of the balls that most frequently gets dropped is promotion - the art of getting customers into the store.

To assist with your promotional efforts, here are a few tips and ideas:

1. Develop a customer mailing list. Your customer base in an annuity. Keep them coming back! Keeping a list of customers gives you the mechanism to send promotional materials to an audience who is very likely to come to your store - the people who know and love you.

2. Automate your mailing list. It is easier than ever to computerize your mailing list. If you already have a personal computer, there are many programs available that allow you to manage your mailing list. Then you can readily create labels whenever you need them.

Even easier is to use an outside service. There are mailing specialists everywhere that will keep your list on their computer and produce labels when you need them. Most of these services will also fold, stuff, label and mail your promotions for you.

3. Send out promotions frequently. Once you have a mailing list, USE IT! Regular communications with your customers will help keep your name on their minds. Your customers will also look forward to seeing what you have to offer. The end result is more traffic and more sales.

4. Take advantage of manufacturer supplied promotions. Some manufacturers offer promotional materials to their customers. If you are offered a good direct mailer, take full advantage of the opportunity. It saves money and time.

According to the Jewelers Board of Trade there are over 25,600 retail Jewelers in the United States. The JBT further estimates that at least 75% of these businesses consist of independent

operations with one to three locations, many of which are family-owned and operated. These medium and small independent jewelers find themselves competing for the same customer dollars with the large regional of nationwide chain operations. With such a large number of retailers all vying for a piece of the business, what can these independent jewelers do to ensure their success in the tough competitive market?

One thing that is possible (with the help of jewelry manufacturers) is to implement a solid marketing campaign. Many medium and large jewelry stores are household names due to their aggressive, consistent marketing and promotional efforts.

In an effort to service small and independent Jewelers and offer a solution to this problem, several jewelry vendors have taken the initiative and developed marketing materials designed specifically to help Jewelers promote in a local market. This enables those companies with one to three stores to achieve a high recognition level in a market area, just as a well-financed multiple store operation has on a broader scale.

One such manufacturer is A. Jaffe of New York. For the holiday selling season for 1987, A. Jaffe developed a marketing program which includes a merchandise catalog, ad mats, point-of-purchase displays and radio spots. "Our goal is to provide our retailers with advertising and promotional tools that will generate sales at the local level," states Hans Clapper, president of A. Jaffe. "The selling literature we have created is highly effective and designed to assist retailers with their local advertising and promotional efforts."

The A. Jaffe merchandise catalog highlights the firm's fine jewelry collection and is designed for use by the Jeweler to send to their customer mailing list to generate sales. The catalog is available in quantities which would, of course, be imprinted and personalized. The catalog features high-ticket items that retail from \$1000 to \$5000. The majority of the new collection is comprised of rings, many bridal types, plus a variety of earrings, pendants and bracelets. Fancy shape diamonds are featured in several designer mountings . . . and there is a nice selection of colored stone jewelry (emeralds, rubies and sapphires). The collection is described through the eyes of an "international socialite" as she travels around



the world collecting jewelry. The descriptions are captured through a "postcard effect" - as if the socialite were writing her friends about the new-found treasures.

They also offer black and white advertising slicks for placement in local newspapers and magazines with blow-ups of the ads available as self-standing, point-of-sale counter displays. Scripts for the radio spots were written to be aired on stations with the proper listener demographics. For more information about this program contact: Meredith Ballen, at A. Jaffe Company, 609 Fifth Avenue, New York, 10017, Tel: (212) 758-6080.

5. Be consistent with mailings. The most important part of any promotional program is to be consistent. Keep the messages coming to your market. Send mailings out regularly. Yes, it takes some effort - BUT it's one sure way to differentiate your store from the competition - AND it pays off handsomely in increased sales.

6. Where to look for mailing list services? A good place to start is in the Yellow Pages under Mailing Lists ... there you can set up and maintain your customer list, but you will find sources of mailing lists, lists that may help you target your best potential customers. Some probable categories of customers might be: home owners in particular neighborhoods, country club members, yacht club members, holders of major credit cards, investors, etc. However, if you decide to purchase a list, make certain you are buying a current one.

From: JQ Magazine.

## COMEX WEIGHS NEW DIAMOND CONTRACT BUT IS FINDING CONSIDERABLE OPPOSITION

NEW YORK - The commodity Exchange is pursuing the development of a diamond futures contract, an idea that infuriates some manufacturers and dealers.

If it goes forward, the Comex would be the world's only exchange to trade diamonds as exchanges already trade hogs, pork bellies, crude oil, gold and other commodities. The development could change wholesale and even retail diamond pricing.

But the Comex, resurrecting an idea that was studied in London in 1985 and was tried briefly in the U.S. a decade before that, faces technical and political problems.

Teaming with Martin Rapaport - a maverick diamond broker who since 1978 has ranked dealers by publishing a weekly "price list" of wholesale diamond values - the Comex has issued a seven-page contract proposal and is soliciting comments and suggestions. An application to the Commodity Futures Trading Commission isn't expected before fall.

Diamonds are "sexy," Mr. Rapaport maintains. But he says they need to be "brought" down from the clouds" and traded like other precious commodities.

### TRADE GROUP DIFFERS

Others don't agree. "Most of us in the diamond industry aren't in favor of the use of diamonds as an investment commodity," says Lloyd Jaffe, chairman of the American Diamond Industry Association, a trade group. "We see no economic need for (a futures contract), and it could very easily create speculative fever."

Diamonds aren't like other commodities or financial instruments, argues Mr. Jaffe. "Two shares of a given company's stock are alike. But two diamonds are not alike," he says. It's "improper," he adds, to group diamonds into the quality and price categories that a futures contract requires.

The 54-year-old Comex is the country's premier market for gold, silver and copper futures.

The Comex's proposed contract will consist of 10 round brilliant-cut diamonds, of certain color and clarity, each a minimum of 1.01 carat. A carat equals 1/142 of an ounce. By comparison, each Comex gold contract calls for the receipt of delivery of 100 troy ounces of gold; each copper contract, 25,000 pounds of copper.

### ALMOST IMPOSSIBLE

Paul Bialo, president of the 250-member Diamond Manufacturers and Importers Association of America, a major trade organization, says the problem is that it'll be "almost impossible" to put together enough diamonds in the narrow range of the proposed contract. He also worries that the "pipeline" of diamonds - from the uncut stage, through manufacturers, to the jewelry store - will be "destroyed" if people start buying diamonds on a futures exchange instead.





Mr. Rapaport concedes that selling the idea to the industry will be difficult. "People are afraid of it because they don't know it," he says.

Another reason for opposition is that many members of the close-knit, sometimes secretive diamond trade already dislike the 36-year-old Rapaport for the price list he publishes. Diamond cutters and wholesalers say the list leads buyers to expect prohibitively lower prices though many jewelry stores love having it.

One of the main things that disturbs the diamond trade about the futures idea is the chance for wide price swings caused by speculators playing it for the profit. However, Mr. Rapaport maintains that a futures contract will protect the public by establishing a guaranteed standard of diamond quality.

Specifically, Mr. Rapaport says, futures would help the industry better absorb price-related moves made by South Africa's De Beers Consolidated Mines Ltd. whose London-based cartel, the Central Selling Organization, controls 85% of the world market for rough diamonds.

For example, an average 10% price increase, announced by De Beers last October, is still filtering through the industry from the wholesale to retail level. But with a futures market, such a boost would be reflected immediately - reducing the industry hoarding that can take place between the time a price rise is rumored and when it finally reaches the retail level, Mr. Rapaport says.

#### NO SUPPORT FROM DE BEERS

De Beers says it won't support futures. "There are a number of problems associated with this. It would need a fairly drastic fluctuation in prices to be of use to anybody," says Andrew Lamont, a De Beers spokesman in London. He adds: "We firmly believe that diamonds should be found in diamond jewelry," not on a futures exchange.

According to Mr. Rapaport, loyalty to De Beers is part of the reason some manufacturers and dealers are wary of the futures idea. Diamond futures would clearly reduce the market power of the De Beers cartel. It "democratizes the diamond industry to a certain degree," Mr. Rapaport says.

Mr. Rapaport rejects the argument that because no two diamonds are alike, it'll be impossible to maintain an orderly market of comparable - quality stones.

"Are all bonds exactly the same?" he asks. "No. But there's a certain range (of diamonds) that is acceptable and a certain minimal quality that Comex will accept."

That doesn't convince Mr. Bialo, who makes no secret that he prefers none of the manufacturers and importers in his group participate in a futures market. Diamonds, Mr. Bialo says, "cannot be traded as a financial instrument."

Excerpt from: William Powell, Staff Reporter of the Wall Street Journal

## AGA MEMBER WRITES NEW BOOK ON APPRAISING

Available from Van Nostrand Reinhold through JCK book club or GIA book store is **GEMS AND JEWELRY APPRAISING** written by AGA member Anna Miller. This is a comprehensive and up to date book on appraisal technique and belongs on every jewelry appraisers shelf. Anna was one of the key people in developing the Master Gemologist Appraiser Course for AGA and continues to assist ASA in its administration. No discount to AGA members or price was available at press time and you should not contact Anna for a copy. The above book stores do have the book in stock now.



# ARTISTS ANODIZING ALUMINUM: THE SULFURIC ACID PROCESS

David LaPlantz

Lavishly illustrated, this book takes you step-by-step through anodizing. It shows setting up anodizing on a reasonable size/scale and within a budget. Directions are written in English, not technical-ese.

This book is a workshop, complete with slide show (the color section), a field trip and visiting artists: Christine De Paul, Mike Edwards, Chuck Evans and John Verhoeven. Some methods covered include: surface finishes prior to anodizing, resist methods, dyeing techniques, testing methods and trouble shooting. There's also a discussion on safety and health hazards.

Written for the visual artist, this book "shows" as well as "tells" how to anodize. (With 267 illustrations and 121 photos it definitely shows.)

6 weeks before printing, the stats are:

8 1/2 by 11 soft bound book.  
154 pages - expecting 200/8 in color, 5 dye charts are in color  
121 B/W photos - expecting 140  
267 illustrations - expecting 270-290  
\$19.95 retail/pre-publication sale - \$16.96

The book and slides can be purchased through the slide club.

Here's how it works: Each month the kit(s) will be sent to you automatically. You must keep and pay for the kit if you join. But you can quit at any time. You can also join at any time.

Bonus: You MUST have been a slide club member for the 8 months prior to a "bonus month" to receive the bonus kit. Check the charts to see when the bonus months are in each media. The bonus slide kits will either be of another artist or of an exhibit. **BONUS SLIDE KITS ARE FREE!**

You will receive a bill with each kit. Payment will then be due in 10 days. If we have not received your payment before the kits are mailed out, yours will not be mailed.

Individual kits may be ordered starting one month after they're offered to members. Example: Arline Fisch is the October kit in jewelry, her slides may be ordered starting November 1, 1988. Non-member cost: \$9.50 per kit, postage included (foreign: Canada and Mexico: \$9.75, air mail; all other foreign: \$11.25 air mail; \$10.00 surface). Individual kits can be bought at the member price if three or more are ordered. Member cost: \$7.50 per kit, postage included (foreign: Canada and Mexico: \$7.75 air mail; all other foreign: \$9.24, air mail; \$8.00 surface, payable in U.S. funds ONLY).

**CALIFORNIA SUPERMETAL SYMPOSIUM** at Humboldt State University - Arcata, CA., July 1-3, 1988

Cloisonne - Colette  
Blacksmithing - Dieter Muller-Stach  
Anodizing Aluminum - David LaPlantz  
Business Aspects - Steven Tierra/Tierra Cast  
Business Aspects - Holly Hosterman & Paul Lubitz/Holly-Yashi  
Forming Metal - Dawn Nakanishi  
Patinas - Helen Shirk  
Woven Metals - Susan Wood Onstad

Bar-B-Q & Band

- \* Each artist will present a slide show on his/her work.
- \* 1-1 1/2 hour lecture/demonstrations by each artist.
- \* Informative session discussing portfolio, resume, "nutz and boltz".
- \* Rub elbows with the artists - ask them all the questions you ever wondered about them or their art.

**COLOR IN JEWELRY / TWO WEEK WORKSHOP** at Humboldt State University - Arcata, CA., July 18-30, 1988

Experience a "Skull and Skill" hands-on studio session utilizing cloisonne enameling on fine silver, anodizing/dyeing aluminum, spray painting on copper and brass and brush application of pigment on wood.

This session is designed for intermediate and advanced students of jewelry design to expressly explore the nature of color theory as it relates to jewelry made from metal and wood.

Guest artists include:

Ellen Clague, color theory and practice;  
Colette, cloisonne enameling on fine silver;  
David LaPlantz, anodizing and dyeing aluminum;  
Susan Kingsley, air brush, color;  
Marjorie Schick, color application.  
Lab fee: \$20.00







Antoinette Matlins and Robert Crowningshield.

## JEWELRY & GEMS: THE BUYING GUIDE

**Antionette L. Matlins and  
A.C. "Tony" Bonanno**

One of the original founding fathers of AGA, Tony Bonanno, and his daughter Antoinette Matlins have been published regularly in **NATIONAL JEWELER** and have made significant contribution to the industry with their book **THE COMPLETE GUIDE TO BUYING GEMS**. Now in it's second edition and in softcover, this book is easy to read and understand, thorough, comprehensive introduction to gem and jewelry buying. Covers diamonds, pearls, precious and other popular gems. How to know what you want, know what you're buying, avoid costly mistakes.

Builds customer and salesperson confidence. Great for improving staff knowledge and sales ability. Excellent premium/gift for customers.

9 full-color plates and 100+ b/w illustrations. 233 pages, 6" x 9", soft cover. \$12.95 retail. ISBN 0-943763-01-0

# Copies	% Off Retail Price
5 - 10	30%
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40 - 119	45%
120 - 239	50%
240 +	55%

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Packed 40/carton.

No Returns unless authorized in writing at time of order.

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To order **THE COMPLETE BUIDE TO BUYING GEMS** by Matlins/Bonanno (\$17.95), ISBN 0-517-54792-9, the discount structure is as follows:

- \* 1-2 books, price is \$17.95 ea., plus \$2.50 for shipping and handling
- \* 3-9 books, price is \$15.95 ea., plus \$5.00 for shipping and handling, 11% off
- \* 10-24 books, price is \$14.95 ea., plus \$10.00 for shipping and handling, 17% off
- \* 25-49 books, price is \$13.95 ea., plus \$15.00 for shipping and handling, 22% off
- \* 50+ books, call for price

To order the Gift Book Selections, the title and price list is as follows:

- \* The Complete Guide to Buying Gems, Autographed or not, price \$17.95
- \* Gemstones of the World, price \$17.95
- \* Jewelry: How to Create Your Image, price \$19.95
- \* Gems and Jewels: A Connoisseur's Guide, price \$50.00
- \* Carl Fagerge': Goldsmith to the Imperial Court of Russia, price \$9.95
- \* The New Jewelry: Trends and Traditions, price \$19.95
- \* Birthday Book of Gems, price \$18.95

Add shipping & handling of \$1.75 per book, Vermont residents add 4% sales tax.

To order, please include quantity, cost of each and amount due. For gift book selection, also state title. Also include your name, company, address and telephone.

Your form of payment can be by check (make payable to "LongHill Partners, Inc."), or Visa or Mastercard (include #, expiration date and signature).

Mail order to: LongHill GemBooks, P.O. Box 276, South Woodstock, Vermont 05071

Telephone orders call: (802) 457-4000





Bill Boyajian of GIA (far left) discusses Tony Bonanno (right) and Antoinette Matlins (center) book.

## VOTE TO CHANGE A.G.A. REGIONS PASSES

61 members voted on the region change with 57 voting yes, 2 no, and 2 abstaining. The ammendment allows the regions as they exist to be changed to four only. These will be based on the membership population distribution to create as close as possible, four equally populated regions within the United States. Members residing outside the United States will belong to the region hosting the International Headquarters. Governors of these four regions will be elected every two years concurrent with election of board of directors as specified by the constitution. These governors will remain in place for the full term regardless of any change of personal address or regional boundary unless they submit resignation to the board in writing.



Kirk Root, a regional governor, and Monica Caldwell.



AGA's 1st V.P., B.J. Caldwell "boogies" at the dinner dance with the guest of honor, Richard T. Liddicoat.

## ANOTHER GREAT TUCSON! THANKS B.J. AND MONICA.

For several years now B.J. Caldwell and her daughter in law Monica have gone all out to help AGA have a succesful Tucson conference. Even though B.J. is our 1st V.P., her dedication goes beyond the call of duty. They have made sure that we always have everything we need at the hotel and that the conference goes smoothly. This year was especially tough because B.J. lost an employee, Monica moved and she moved her business location, and all just before Tucson. WOW! Thanks B.J. and Monica from all AGA for your hours and hours of great help and work. We appreciate it.



## LETTER FROM THE EDITOR

Dear AGA member,

It has taken a little longer than planned to get this publication out (as usual) but I think you'll find a lot of information here, and I hope you'll enjoy it. I want to thank all of those who have contributed to the publication and to putting it together, with a special thanks to our president, Robert Rosenblatt who has taken so many of his hours to help me learn how to use the computer, and then print it out on his laser printer so we don't have to pay for typesetting.

This saves hundreds of dollars for AGA. In fact, Robert has done endless backbreaking work to get this organization whipped into shape financially and organizationally. Right now he's at home recovering from back surgery and we wish him a speedy recovery!

The Tucson conference was great as usual with a smashing opening evening honoring Richard Liddicoat at a sit down dinner and dance to a live band (I thought a few members would have a cardiac arrest when they saw the band but it turned out that they played a much greater variety than just punk!). The membership was a little more reserved than was my experience at previous conferences - no one had to be kicked - out of the hot tub or carried out of the bar. Oh well.

There were many good lectures two of which we have reviewed in this publication, and the video tapes are available as well.

The show itself was interesting, with the "Crystal Craze" showing its effect. While we were gazing at crystals in one room at one of the freeway hotel shows, a man walked in to look at the fluorite crystals which he informed us were not from this world, but were here for our time and then they'd be gone. Hmm, better get them now if you want them at all.... I was looking for a few unusual stones for one of my customers who is a collector, and I found out just how varied the prices can be for similar qualities in these rare stones. One dealer exhibiting at the AGTA show had an approx. 3+ ct. pink fluorite (rare) for sale at about \$200 per carat wholesale. I found another dealer with an even nicer piece, about 25 carats for \$10 per carat. Sure glad I didn't buy the first one I saw! This just goes to show how inconsistent the colored stone market can be in comparison with the diamond market. As usual blue topaz was everywhere, one dealer displaying it in shrink-wrap packaging, layers and layers...is this really considered a gemstone? What happened to the rarity factor? In this issue we have an article dealing with irradiated stones that I think you will find interesting, and of course blue topaz is a major area of concern.

Opal prices seemed extremely high compared to the last show I attended (1986) and this year there were a lot more pearls dealers than in '86, with lovely freshwater pearls in beautiful color and at reasonable prices (most of these Chinese) and I don't mean the rice crispie stuff! Biwas cost the world and were hard to come by.

Cabochons and fantasy cuts were the craze, with hundreds of dealers displaying 'Munstiener' cut stones - that man must be cutting about five stones an hour to supply all these dealers! There were unusual shapes and styles available - beautiful and unusual (will these stay in vogue?).

Natural alexandrites were abundant, with dealers stocking an average of .50 to 1.25 ct stones with some as large as 3 cts. It was exciting to see these stones on the market.

Tourmaline made a prolific showing with lots of reds and some unusual colors not commonly seen (could they be treating them?). We saw some huge tanzanites - after a while you get immune to how beautiful gemstones are, and have a hard time believing that any of them are rare.

Speaking of crystals, the nice specimens cost a fortune, I would say prices were up about 300% from two years ago. There were a lot of long hairs in thongs selling crystals and crystal jewelry out of the backs of their trucks along the freeway. The Tucson show is certainly a unique experience for all! Cosmic at least.

Well I hope you are all doing well and business is good. Please let me know if there is anything different you would like to see in the AGA publications, or if you have anything to contribute. I am always looking for more contributing editors.

Dana





David Federman of Modern Jeweler phones in a "hot" story. It was one of those "stop the presses" type conference!



Sally Morton, a speaker from JVC and the guest of honor, Richard T. Liddicoat of GIA.



Tom Gorman of J.C. Keppie Co., a speaker and diamond expert extraordinaire.



Left to right, Carol and Jack Daunt, members, Doug Jaffe of American Gemological Laboratories, and Thomas Seguin, a new member.





From left to right, GIA's Glen Nord, Dennis Foltz and "RTL" Richard T. Liddicoat, and AGA's own president Robert Rosenblatt.



The conference and dinner dance received good attendance by the best of the press. David Federman, Modern Jeweler and Jane Everhart, National Jeweler.

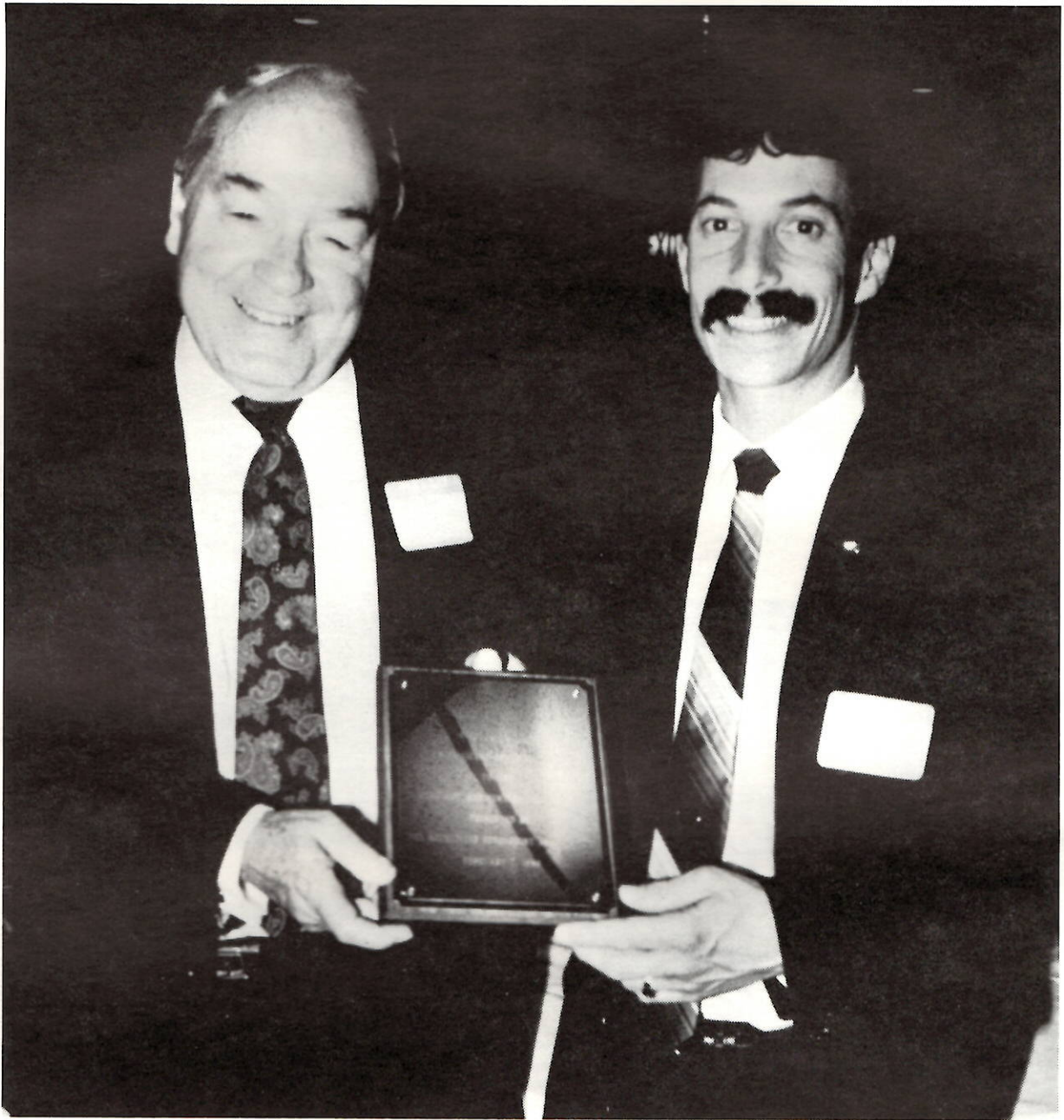


Member Ron Base, in good company at the dinner dance.



Gemmological Association of Great Britain's David Callaghan and GIA's Robert Crowningshield. Together, a gem(m)ological phenomena!





## **AGA HONORS "RTL" RICHARD T. LIDDICOAT**

Sunday night, the evening before our Tucson '88 conference started, we held a dinner dance. It has become a tradition to honor someone in the gem and jewelry industry who has made significant contributions, at either a dinner or lunch during our Tucson conference.

Certainly no one can claim any greater contribution to the industry than Richard Liddicoat. He has been dubbed the "Father of Modern Gemology" and we agree that his efforts on all our behalf entitle him to such a status. He has seen gemology grow from it's infancy stages and continues to inspire graduates and students alike.

The evening was a great success with members, guests and press alike all having a wonderful evening. The band was great and RTL danced until the last song. Thanks for everything , from AGA to a great gemologist and gentleman!



## TREASURERS REPORT

ACCREDITED GEMOLOGIST ASSOCIATION, INC.  
A MEMBERSHIP ORGANIZATION  
STATEMENT OF REVENUES AND EXPENSES  
FOR THE YEAR ENDED DECEMBER 31, 1987

### REVENUES

Annual conference fees	\$ 27,262
Membership dues	22,733
Sale of conference tapes	1,512
Miscellaneous	918
Gem lab accreditation	140
Total Revenues	<u>\$52,565</u>

### EXPENSES

Annual conference expense	18,112
Professional fees	6,455
Publications	4,197
President's office expense	2,412
Treasurer's office expense	682
Admission and membership committee	466
AGANET expense	440
Miscellaneous	155
Public relations committee	132
Total Expenses	<u>\$33,051</u>

EXCESS OF REVENUES OVER EXPENSES 19,154

INCOME TAXES 2,465

NET INCOME \$16,869



# BOARD OF DIRECTORS FOR '88

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**ACCREDITED GEMOLOGISTS ASSOCIATION**

# Membership Roster 1988

**AARON, Lloyd, G.G.,**  
1706 N.E. Miami Garden Drive  
North Miami, FL 33179  
#150

(305) 947-8386

**ABRAMSON, Pamela J., G.G.,**  
Master Gemologist Appraiser, A.S.A.  
180 Park Avenue North, Suite 4D  
Winter Park, FL 32789  
#151

(305) 644-3383

**AHARONOFF, Samuel, G.G.,**  
1212 Avenue of The Americas  
New York, NY 10036  
#344

**ALBRITTON, Michael, G.G.,**  
Park Albritton International  
2210 Wilshire, Suite 145  
Santa Monica, CA 90403  
Hon.

(213) 829-7525

**ALLEN, Darold C., G.G.,**  
Gemological Laboratory of L.A.  
607 South Hill Street, Suite 505  
Los Angeles, CA 90014  
#152

(213) 623-3773

**ANCINEC, Henry, G.G.,**  
2743 Norwalk  
Hamtramck, MI 48212  
#153

**ANDERSON, Suzanne M., G.G.,**  
Ind. Jewelry & Gem Appraisers, Inc.  
8950 Villa La Jolla, Suite 2200  
La Jolla, CA 92037  
#155

(619) 457-2090

**ANDERSON, Jay. E., G.G.,**  
P.O. Box 20859  
Dallas, TX 75220  
#154

**ANGELO, Luiz, G.G.,**  
74 Rua Almirante Guilhem, Apt. 401  
Rio De Janeiro, Brazil  
Cep AR 22440  
#156

(021) 257-4393

**ASCHER, David, G.G.,**  
201 Civic Center Drive East  
Santa Ana, CA 92701  
#157

**ATLAS, David S., G.G., C.G.,**  
Master Gemologist Appraiser, A.S.A.  
D. Atlas & Co., Inc.  
732 Sansom Street  
Philadelphia, PA 19106  
#398

(215) 922-1926

**BAGHSARIAN, John Jr., G.G.,**  
72 Azalea Circle  
Jackson, NJ 08527  
#366

**BAKER, J. Michael, G.G.,**  
Migerobe, Inc.  
405 Town Center Blvd.  
Ridgeland, MS 39157-4803  
#158

(601) 968-4460

**BALZAN, Courtney G., G.G.,**  
Master Gemologist Appriaser, A.S.A.  
Balzan Gem Lab  
915 Lootens  
San Rafael, CA 94901  
#323

(415) 924-1601

**BANNON, Lewis A., G.G.,**  
Labannon, Inc.  
3155 Murphy Drive  
Baton Rouge, LA 70809  
Ret.

(504) 925-8987

**BARANOV, Sylvan J., Gemologist**  
1200 3rd Avenue, Suite 1102  
San Diego, CA 92101  
#160

**BARIL, Rodney P., G.G.,**  
45 Myron Street  
West Warwick, RI 02893  
#161

**BARKER, Austin J., G.G.,**  
9201 Clarewood, Apt. 84  
Houston, TX 77036  
#162

(713) 995-5427



**BARLOW, Alice M., G.G.,**  
Earth Resources  
10 College Avenue, Suite 111  
Appleton, WI 54911  
#163

(414) 735-0202

**BARNES, Elaine, G.G.,**  
Leesburg Jewel Brokers  
P.O. Box 587  
Leesburg, VA 22075  
#164

(703) 777-1966

**BASE, Ronald L., G.G.,**  
Master Gemologist Appraiser, A.S.A.  
P.O. Box 1585  
Upland, CA 91785  
#400

(714) 982-7304

**BEESLEY, C.R. "Cap", G.G.,**  
Master Gemologist Appraiser, A.S.A.  
AGL  
580 Fifth Avenue  
New York, NY 10036  
#393

(212) 704-0727

**BELENKE, Burton, F.G.A., G.G.,**  
300 Seybold Bldg.  
Miami, FL 33132  
#165

**BENEDICT, T. William, G.G.,**  
Master Gemologist Appraiser, A.S.A.  
107 Hunter's Ridge Road  
Chapel Hill, NC 27514  
#119

(203) 966-2227

**BIFFER, Howard N., G.G.,**  
Master Gemologist Appraiser, A.S.A.  
Lourdes Gemological Laboratory  
Route 6 & Hill Boulevard  
Jefferson Valley, NY 10535  
#519

(914) 245-4676

**BIRCH, Allison, G.G.,**  
Master Gemologist Appraiser, A.S.A.  
GME  
1600 Howe Avenue  
Sacramento, CA 95825  
#339

(916) 925-6711

**BISCHOF, Paul D.,**  
12 Harding Road  
Freehold, NJ 07728  
#367

**BIXEL, Gregory C., Assoc.**  
P.O. Box 1287  
Johnstown, PA 15907-1287  
#367

**BONANNO, Kenneth E., F.G.A., P.G.,**  
619 Caroline Street  
Fredericksburg, VA 22401  
#168

**BONNANO, Antonio C., F.G.A., P.G.,**  
Master Gemologist Appraiser, A.S.A.  
8600 Fenton Street  
Silver Springs, MD 20910  
#168 (301) 588-7770

**BONDS, Bobby F.**  
P.O. Box 5  
Magnolia, AK 71753  
Assoc.

**BOYAJIAN, Bill**  
Gemological Institute of America  
1660 Stewart Street  
P.O. Box 2110  
Santa Monica, CA 90404  
Hon. (800) 421-7250

**BRADLEY, Peter, G.G.,**  
Master Gemologist Appraiser, A.S.A.  
135, The Bell Tower  
13499, US 41 SE  
Ft. Meyers, FL 33907  
#590

**BROWN, Michael M., Gemologist**  
1015 Arcadia Avenue, #17  
Arcadia, CA 91006  
#169

**BURGESS, Jack Jr., Assoc.**  
70 Spencer Road  
Hilton, NY 14468  
#283

**CABANISS, Jelks H., G.G.,**  
Master Gemologist Appraiser, A.S.A.  
Faquier Gem Lab  
P.O. Box 525  
Marshall, VA 22115  
#284 (703) 364-1959

**CALDWELL, Brenda J., G.G.,**  
Master Gemologist Appraiser, A.S.A.  
7225 North Oracle Road  
Tuscon, AZ 85704  
#522 (602) 742-3687

**CALLAGHAN, David J., F.G.A.,**  
Gemmological Assoc. of Great Britain  
St. Dunstons House  
Carey Lane, London  
EC2 V8 AB, England  
Hon.





**CALLAWAY, O. Dee**  
2070 Chain Bridge Road Suite 170  
Tysons Corner, VA 22180  
#171

**CAMBERE, Edgar, G.G.,**  
11061 Turtle Beach Road  
North Palm Beach, FL 33408  
#291

**CAMPBELL, Ian, C.G., F.G.A.,**  
P.O. Box 1354  
Radburg 2194  
Republic of South Africa  
#173

**CARTER, Virginia,**  
J.O. Crystal Company  
111 Via La Circula  
Redondo Beach, CA 90277  
Hon.

(213) 437-0736

**CHATHAM, Thomas H.,**  
Chatham Created Gems, Inc.  
111 Maiden Lane, Fifth Floor  
San Francisco, CA 94108  
Hon.

(800) 222-2002

**CHEN, Zunchild**  
43614 Skye Road  
Freemont, CA 94539

**COHEN, Neil H., G.G.,**  
Master Gemologist Appraiser, A.S.A.,  
99 Pratt Street, Suite 211  
Hartford, CT 06103  
#141

(203) 247-1319

**COHEN, Stanley Paul, G.G.,**  
4747 S. Hulen Street  
Fort Worth, TX 76132  
#402

**CONNER, Laurie**  
Crytallume  
3180 Porter Drive, Suite 2  
Palo Alto, CA 94304  
Hon.

(415) 494-0660

**CONSTANTINE, Thomas A.,**  
26949 Chargin Blvd. #206  
Cleveland, OH 44122

(216) 467-3143

**CRESSEY-PLUMMER, Elizabeth, G.G.,**  
4145 W. Pyracantha Cir.  
Tuscon, AZ 85741  
#337

**CROWNSHIELD, Robert**  
Gemological Institute of America  
580 Fifth Avenue  
New York, NY 10036  
Hon.

(212) 221-5858

**DAMPTZ, Sharon, G.G.,**  
510 N. Lincoln Street  
Hinsdale, IL 60521  
#327

**DAUNT, Jack, G.C.A.**  
7507 S. Tamiami Trail  
Sarasota, FL 34271  
#179

(813) 921-4214

**DAVIS, Robert G.**  
Jewellery By da Vis  
8119 Springfield Village Drive  
Springfield, VA 22152  
#358

(703) 451-8119

**DAVIS, Max**  
5800 Monroe Street, Suite F  
Sylvania, OH 43560  
#308

**DAVIS, Mary Lou, G.G., C.G.,**  
2543 Avenida San Valle  
Tuscon, AZ 85715  
#180

(602) 885-4855

**DESMARTEAU, Mary J., G.G., C.G.,**  
Wetzel Jewelers  
9009 Peppertree Circle  
Wichita, KS 67226

**DRISCOLL, Richard F., Gemologist,**  
Driscoll Appraisal Service  
1218 11 St. N.W.  
Washington, WA 20001  
#182

(202) 289-5355

**DROULLARD, Steven M., G.G.,**  
1317 South Marion  
Denver, CO 80210  
#356

**DRUCKER, Richard B., G.G.,**  
Gemworld International, Inc.  
5 North Wabash, Suite 1500  
Chicago, IL 60602  
Hon.

(312) 263-3342

**DUFFICY, Margaret, F.G.A.,**  
325 H Street  
San Rafael, CA 94901  
#394

**EASLING, Margaret A., G.G.,**  
P.O. Box 268  
Ojai, CA 93023  
#346

**EBERT, Mark,**  
606 South Olive Street, Suite 925  
Los Angeles, CA 90014  
Hon.

(213) 622-2745





**EVANS, Chris, G.G.,**  
250 South Beach Street  
Daytona Beach, FL 32014-4407  
#185 (904) 255-5922

**FERGUSON, Jim F., G.G.,**  
20776 St. George Court  
Bend, OR 97702  
#364

**FORD, Karen J.,**  
Master Gemologist Appraiser, A.S.A.  
4330 Thistlewood Terrace  
Burtonsville, MD 20866  
#533

**FOSTER, Constance, G.G.,**  
P.O. Box 2125  
Santa Fe, NM 87504-2125  
#186 (513) 955-6954

**GIBBS, Roland N., C.G.,**  
Precious Stones Trading Company  
P.O. Box 284  
Henderson, KY 42420  
#345 (502) 827-1801

**GILES, Roy, F.G.A., C.G.,**  
1st Floor 300 Georgia Street  
Sydney 2000 NSW, Australia  
#188

**GINSBURG, Mark C., G.G.,**  
Master Gemologist Appraiser, A.S.A.  
Ginsburg Jewelers  
110 East Washington Street  
Iowa City, IA 52240-3976  
#442 (319) 351-1700

**GOLD, Ruth G., G.G.,**  
P.O. Box 2151  
Anaheim, CA 92804  
#189 (714) 533-9421

**GOODDEN, Ricki K., G.G.,**  
Frank Goodden Co., Inc.  
1100 Grand Avenue  
Kansas City, MO 64106  
#190 (816) 421-5695

**GOODWIN, Thomas, G.G.,**  
12432 Rebecca Lane  
Santa Ana, CA 92705  
#392

**GORMAN, Tom**  
J.C. Keppie Co.  
800 Penn Avenue 6th Floor  
Pittsburgh, PA 15222  
Hon. (800) 245-4284

**GRELICK, Gary R., G.G.,**  
225-0227 Ellicott Square Bldg.  
Buffalo, NY 14203  
#194 (716) 856-4108

**HAHMANN-KAEHER, Bruno, Assoc.**  
Plo. Box 1517 14 Calle 9-02  
Zona 11, Guatamala City  
Guatamala, Central America  
#331

**HALL, David W.**  
5022 Harold Place NE  
Seattle, WA 98105  
#381

**HALLIER, Michele, G.G.,**  
Master Gemologist Appraiser, A.S.A.  
Al Molina Fine Jewelers  
1205 East Missouri  
Phoenix, AZ 85014  
#330 (602) 956-0606

**HARRINGTON, Christina, G.G.,**  
P.O. Box 25542  
Seattle, WA 98125  
#401

**HARRIS, Louis L., G.G.,**  
Louis Harris Appraisal Service  
3829 West Greenleaf  
Lincolnwood, IL 60645  
#196 (312) 675-4361

**HAWKEN, Ann B.**  
Stones Jewelry Co.  
603 West 13th Street, Suite 312  
Austin, TX 78701  
#380 (512) 288-3590

**HENDRIXSON, Sarah G., G.G.,**  
6908 Bonnie Ridge Drive  
Baltimore, MD 21209  
#198 (301) 730-3845

**HO, Henry, G.G.,**  
A.I.G.S. - Rama Jewelry Bldg  
987 Silom Road  
Bangkok 5, Thailand  
#199 233-8388-9

**HODGSON, Ronald H., G.G.,**  
Vestris Gem Services  
1081 Boca Ciega Isle  
St. Petersburg Beach, FL 33706  
#371



**HORVATH, William C., G.G.,**  
2455 East Sunrise Blvd., Suite 501  
Ft. Lauderdale, FL 33304  
#371 (305) 563-2901

**HOWARD, Margaret A.**  
N-Ter-National Gems, Inc.,  
6708 Whitehall Drive  
Oklahoma City, OK 73132  
Hon. (405) 721-8554

**HOWARD, Anna M., Gemologist**  
807 Silver Drive  
Orlando, FL 32804  
Hon. (305) 422-9750

**HOWELL, Henry F., Gemologist**  
P.O. Box 20523  
Oklahoma City, OK 73156  
#205

**HUNTINGTON, Richard,**  
Master Gemologist Appraiser, A.S.A.,  
3661 Maryland PKWY 19N  
Las Vegas, NV 89109  
#200 (705) 732-1977

**HURWITZ, Jeffrey I., G.G.,**  
Master Gemologist Appraiser, A.S.A.  
Colonial Jewelers  
P.O. Box 674  
Frederick, MD 21701  
#445 (301) 663-9252

**JACKSON, David H., G.G.,**  
13007 Standish Avenue  
Poway, CA 92064  
#208

**JENSEN, Terrie H., G.G.,**  
220 Main Street  
San Mateo, CA 94401  
#210 (415) 579-7900

**JOLLIFF, James**  
191 Caramon Drive  
Edgewater, MD 21037  
#499 (301) 261-8270

**KELLER, Dr. Peter,**  
900 Esposition Blvd.  
Los Angeles, CA 90007  
Hon.

**KELSEY, S.D. Jack, G.G.,**  
Master Gemologist Appraiser, A.S.A.,  
Route 3, Box 529  
Banner Elk, NC 28604  
#203 Ret. (704) 898-4747

**KIENSTRA, Therese S., G.G.,**  
Clayton Gemological Services, Inc.  
The Bemiston Tower, Suite 800  
231 South Bamiston  
St. Louis, MO 63105  
#215 (314) 862-7733

**KIM, Andrew Y., G.G.,**  
Master Gemologist Appraiser, A.S.A.  
650 south Hill Street, Suite 229  
Los Angeles, CA 90014  
#546 (213) 688-7837

**KLAGES, Helen, G.G.,**  
435 Santiago Avenue  
Orlando, FL 32807  
Ret. (305) 275-0023

**KLEIN, George P.,**  
Master Gemologist Appraiser, A.S.A.,  
116 1/2 Palafox Place  
Pensacola, FL 32501  
(904) 434-1016

**KNOSKE, Gene E., G.G., F.G.A.,**  
Knoske Gem Laboratory  
740 N. Plankinton Avenue  
Milwaukee, WI 53203  
#312 (4 14) 272-4642

**KRAUS, Pansey, G.G., F.G.A.,**  
6127 Mohler Street  
San Diego, CA 92120  
#217 (619) 227-4841

**KROL, James, G.G.,**  
Birmingham Gem. Service  
251 Merrill Street  
Birmingham, MI 48011  
#390 (313) 644-8828

**KUEHN, John P., Gemologist**  
316 High Street  
Morgantown, WV 26505  
#218 (304) 296-6891

**KUPER, Stewart M., G.G.,**  
Ambassador Dia. Brokers & App., Inc.  
4669 Speedway  
Tuscon, AZ 85711  
#379

**LAVES, Benard, G.G.,**  
5228 Burnet Road  
Austin, TX 78756  
#220 (512) 452-6491

**LEE, Daniel Nathan,**  
The Goldsmiths Shop  
120 South State Street  
Clarks Summit, PA 18411  
(717) 586-3385



**LEFEVRE, Robert S., Jr., G.G.,**  
Lynnhaven Gems  
3700 Shore Drive Unit 105  
Virginia Beach, VR 23455  
#221

(804) 428-1117

**LEONARDO, Clare, G.G.,**  
Temptations Jewelry & Gifts  
339 West Commercial Street  
East Rochester, NY 14445  
#222

(716) 381-6111

**LEVINE, Gail B., G.G.,**  
Timeless, Inc.  
64-29 Cromwell Crescent  
Rego Park, NY 11374  
#223

(718) 897-7305

**LEVISON, David M., G.G.,**  
Master Gemologist Appraiser, A.S.A.  
22 N.W. 1st Street, Suite 101  
Miami, FL 33128  
#228

(305) 371-6437

**LEVY, Marion D., F.G.A.,**  
1406 Winston Place  
Decatur, GA 30033  
#226

(404) 633-6440

**LIDDICOAT, Richard T.**  
Gemological Institute of America  
1660 Stewart Street  
Santa Monica, CA 90404  
Hon.

(800) 421-7250

**LITCHFIELD, Jeane, G.G., F.G.A.,**  
100 East Andrews Drive 203  
Atlanta, GA 30305  
#226

(404) 233-6991

**LOUBE, Lynn, G.G.,**  
1255 New Hampshire Ave., N.W.,  
Washington, DC 20036  
#300

**LUARTES, Elaine J., G.G.,**  
617 Shenandoah Drive  
Brentwood, TN 37027  
#227

(615) 377-3442

**LYNCH, Craig A., G.G.,**  
17840 N. Black Canyon Highway #110  
Phoenix, AZ 85023  
#229

(602) 377-3442

**MACKLEY, Joseph A., G.G.,**  
8906 Kingston Pike, Suite 214  
Knoxville, TN 37923  
#328

**MANN, William R., G.G.,**  
4111 Rocky Mount Drive  
Temple Hills, MD 20748  
#230

**MARTIN, Keneth, A.S.A.,**  
A.A. Co. 1345 Avenue of The Americas  
New York, NY 10105  
Hon.

**MATHIS, William A., G.G.,**  
5050 Poplar Avenue, Suite 634  
Memphis, TN 38157  
#334

**MATLINS, Antoinette**  
P.O. Box 276  
South Woodstock, VT 05071  
Hon.

(802) 457-4000

**MCDONALD, Karen, G.G.,**  
3838 Brockbank Drive  
Salt Lake City, UT 84124  
#231

(801) 278-3507

**MCPHARLIN, Phillip R., G.G.,**  
4952 Warner Avenue, Suite 307  
Huntington Beach, CA 92649  
#234

(714) 840-1371

**MCQUEEN, B. Young, G.G., F.G.A.,**  
Antares & Co.  
5613 University Blvd. West  
Jacksonville, FL 32216  
#235

(904) 737-2520

**MERCK, Deborah O., G.G.,**  
109 Lake Drive  
Williamsburg, VA 23185  
#349

**MILLER, Anna M., G.G.,**  
Master Gemologist Appraiser, A.S.A.  
A.M. Miller & Assoc. Appraisals  
P.O. Box 1844  
Pearland, TX 77588  
#423

(713) 485-1606

**MINTZER, Stuart M., G.G.,**  
2140 Imperial Point Drive  
Ft. Lauderdale, FL 33308  
#294

**MITCHELL, William G.,**  
P.O. Box 1824  
New York, NY 10185  
#589





**MOLINA, Alfredo,**  
Master Gemologist Appraiser, A.S.A.  
Al Molina Fine Jewelers  
1205 East Missouri  
Phoenix, AZ 85014  
#329

(602) 27-9780

**MORAN, Raymond, G.G.,**  
870 Wren Avenue  
Miami Springs, FL 33143  
#342

**MORRIS, Mr. Roy E., III, A.S.A.,**  
American Society of Appraisers  
8712 Via De Commercio  
Scottsdale, AZ 85258  
Hon.

(602) 948-4866

**MORTON, Sally**  
Morton Jewelers  
625 Town and Country Village  
San Jose, CA 95128  
Hon.

(408) 241-1758

**MOYERSON, Jean Fran, G.G., F.G.A.,**  
Ubige S.P.R.L.  
26/08 Avenue General De Gaulle  
B-1050, Brussels, Belgium  
#238

**MURRAY, Eugene, IV**  
The Gem Room, Inc.  
3100 Lorna Road, Suite 101  
Birmingham, AL 35216  
#399

**NASSAU, Dr. Kurt,**  
154 A Guinea Hollow Road  
Lebanon, NJ 08833  
Hon.

(201) 582-2589

**O'SULLIVAN, James, G.G.,**  
P.O. Box 1232  
30 S.E. 4th Street  
Boca Raton, FL 33432  
#388

**OSMER, Judith A.,**  
J.O. Crystal Company  
111 Via La Circula  
Redondo Beach, CA 90277  
Hon.

(213) 437-0736

**OUELLET, J. Paul, G.G.,**  
5743 West St. John Avenue  
Glendale, AZ 85308  
#240

(602) 843-2729

**PALMIERI, Donald A., G.G.,**  
Master Gemologist Appraiser, A.S.A.  
666 Washington Road, Suite 304  
Pittsburgh, PA 15228  
#258

(412) 344-5500

**PAVELKA, Deborah R., G.G.,**  
4333 Chippewa Drive  
Jacksonville, FL 32210  
#386

(904) 389-9725

**PATTERSON, Vivian J., G.G.,**  
564 El Dorado Blvd.  
Webster, TX 77598  
#243

(713) 480-2190

**PERRALT, Gilbert, G.G.,**  
4668 East Speedway  
Tuscon, AZ 85712  
#377

**PHILLIPS, Larry, G.G.,**  
Master Gemologist Appraiser, A.S.A.  
801 Marie Park N.E.,  
Albuquerque, NM 87123  
#560

(505) 265-1400

**POST, Janet F., G.G.,**  
19 North Boulevard of the Presidents  
Sarasota, FL 33577  
#245

**PRASKA, Robert L., G.G., C.G.,**  
416 West Santa Ana  
Fresno, CA 93705  
#246

(209) 229-7361

**RAPAPORT, Martin**  
Rapaport Diamonds, Inc.  
15 West 47th Street  
New York, NY 10036  
Hon.

(800) 223-2373

**REDDING, Ronald C., G.G.,**  
1202 David Drive  
Pelham, AL 35124  
#244

(205) 663-4018

**REINER, Steven, G.G.,**  
8523 Dawnridge Drive  
Houston, TX 77071  
#248

**REUSCH, John F., G.G.,**  
427 East Mitchell Street  
Petroskey, MI 49770  
#247

(616) 347-2403



**RICHARDSON, Dana Lynn, G.G.,**  
Master Gemologist Appraiser, A.S.A.  
Spectrum Gems  
1615 South Foothill Drive  
Salt Lake City, UT 84108  
#136

(801) 581-9900

**ROE, Marcie R., G.G.,**  
1340 Pegram Street  
Alexandria, VA 22304  
#307

**ROOT, Edmond**  
Jade N' Gem Corp.  
610 South Broadway, Suite 615  
Los Angeles, CA 90014  
Hon.

(800) 932-0800

**ROSENBLATT, Robert L., G.G., F.G.A.,**  
F.C.G.m.A.,  
Master Gemologist Appraiser, A.S.A.  
Dick Bennion Jewelers  
59 South Main Street  
Salt Lake City, UT 84111  
#269

(801) 364-3667

**RUBIN, Irwin H., Gemologist**  
401 Bellevue Avenue  
Newport, RI 02840  
#250

(401) 272-0101

**RUSS, Arthur O., G.G.**  
225-14-88th Avenue  
Queens Village, NY 11427  
#365

**SALVESON, Frank L. G.G.,**  
4522 Wildwood Drive  
Crystal Lake, IL 60014  
#310

**SAVOLAINEN, George, G.G.,**  
6516 19th Avenue South  
Richfield, MN 55423  
Ret.

(612) 861-4302

**SCHLOFFER, Helmut J., G.G.,**  
P.O. Box 491  
Aspen, CO 81612  
#299

**SCHLOSS, Sindi J.,**  
I.G.A.S.  
4160 N. Scottsdale Road  
Scottsdale, AZ 85251  
#375

(605) 947-5866

**SEAMAN, James S., G.G.,**  
Master Gemologist Appraiser, A.S.A.  
Midwest Gem Lab of Wisc., Inc.  
1335 S. Moorland Road  
Brookfield, WI 53005  
#277

(414) 784-9017

**SEGAL, Neil C., G.G.,**  
404 Quebec, House 55 Smal Street  
Johannesburg, Republic of South Africa  
#322

**SEGUIN, Thomas, G.G., N.J.A.,**  
Accredited Gemological Laboratory  
Bayshore Office Building Suite 105  
6221 14th Street West  
Bradenton, FL 34207  
#395

(813) 756-8787

**SHIGLEY, James E.,**  
Gemological Institute of America  
1660 Stewart Street  
Santa Monica, CA 90404  
Hon.

(800) 421-7250

**SIMON, Horace, F.G.A., G.G.,**  
P.O. Box 5386  
Shreveport, LA 71105  
#257

**SIMPSON, Betty P.,**  
The Jade Lady  
16381 Chillicothe Road  
Bainbridge, OH 44022  
Hon.

(216) 543-5858

**SINDERHOLM, Evelyn W., G.G.,**  
17445 Port Marnock  
Powayiego, CA 92064  
#259

**SINON, Donald G., Gemologist**  
118 West Lincolnway  
Cheyenne, WY 82001  
#260

(307) 778-7882

**SMITH, Ben H., F.G.A.,**  
The Gem Mart  
P.O. Box 1448  
Wilmington, NC 28402

(919) 762-1479

**SOLOVEY, Traci K., Assoc.,**  
9901 Potomac Station Lane  
Potomac, MD 20864  
#286



**STACY, Nancy,**  
Master Gemologist Appraiser, A.S.A.,  
P.O. Box 28  
458 Morro Bay Blvd.  
Morro Bay, CA 93442  
#354

**STANUELL, Stewart III, G.G.,**  
2001 Kirby Drive  
Houston, TX 77019  
#263

**STEINBERG, Ann J., G.G.,**  
P.O. Box 1287  
Camdenton, MD 65020  
#326

**STEVENS, Laurence S., Assoc.,**  
455 N. York  
Dearborn, MI 48128  
#325

**STROGONOFF, Robert F., G.G.,**  
Oceanside Jewelers  
560 Highway A1A  
Satellite Beach, FL 32937  
#264 (305) 773-8821

**STROPE, Dee Jay,**  
P.O. Box 190  
Mt. Holly, VA 22524  
#288 (703) 820-7888

**SVEC, Gary A., PH.D.,**  
P.O. Box 1824  
Cedar Rapids, IA 5240

**TAYLOR, William A., Gemologist**  
W. Taylor Finest Faceted Gems  
113 Martin Street  
Indian Harbor Beach, FL 32937  
#266 (305) 773-4885

**TENHAGEN, Josphe W., G.G., F.G.A.,**  
Master Gemologist Appraiser, A.S.A.  
36 N.E. 1st Street, Suite 419  
Miami, FL 33132  
#287 (305) 374-2411

**THOMAS, G. Marilyn, A.S.A.,**  
Master Gemologist Appraiser, A.S.A.,  
G.M.E.  
1600 Howe Avenue  
Sacramento, CA 95825  
#569 (916) 925-6711

**TRIGG, Roger C., G.G., F.,**  
7735 Claremont  
P.O. Box 372  
Republic of South Africa  
#270

**UNDERWOOD, Thom,**  
Master Gemologist Appraiser, A.S.A.  
San Diego Gemological Lab.  
3957 Goldfinch Street  
San Diego, CA 92103  
#297 (619) 291-8852

**WACHS, Gerald, G.G.,**  
48 West 48th Street, Suite 505  
New York, NY 10017  
#272 (212) 719-1003

**WAGNER, Rodney,**  
Gemsystems Intl.  
P.O. Box 414  
Kentfield, CA 94914  
#360

**WALKER, Paul M., Assoc.,**  
9718 S. Dixie Highway, Suite 7  
Miami, FL 33156  
#273

**WELLINGHOFF, John J., G.G.,**  
5941 South West 48th Street  
Miami, FL 33155  
#276

**WESSON, Stephen, Assoc.,**  
54 L Street  
Salt Lake City, UT 84103  
#355 (801) 328-9107

**WHITE, Consuelo M., G.G.,**  
216 East 5th Street  
Port Angeles, WA 98362  
#278 (206) 452-7130

**WILLIAMSON, David O.,**  
22949 Playview  
St. Clair Shores, MI 48082  
#368

**WOBBY, Joann Z., Gemologist**  
Richard J. Wobby Jewelers  
126 North Main Street  
Barre, VT 05641  
#315 (802) 476-4031

**WOOD, Kevin, G.G.,**  
Time Shop Jewelers  
15 West South Temple  
Salt Lake City, UT 84101  
#315 (801) 355-5471

**WRIGHT, Frank A., G.G., F.G.A.,**  
4167 Central Avenue  
Riverside, CA 95206  
#280 (714) 683-7489



**WURM, Lise A., G.G., F.G.A.,**  
C/O Shreve Company  
200 Post Street  
San Francisco, CA 94108  
#281 (415) 421-2600

**YORK, Christine, G.G.,**  
Antique Appraisal Service  
P.O. Box 27903  
Houston, TX 77227  
#391 (713) 665-8245

**ZADOK, Paul, G.G.,**  
P.O. Box 5961-106  
Sherman Oakes, CA 91413  
#382

**ZAMOT, Jean A., G.G.,**  
15951 Carmania Drive  
Whittier, CA 90603  
#324

**ZAWACKI, Charles A., G.G.,**  
Master Gemologist Appraiser, A.S.A.  
5455 Foxhound Drive  
Naples, FL 33942  
#314 (813) 643-1102



ACCREDITED GEMOLOGISTS ASSOCIATION

# Accredited Laboratory Directory

**ANTIQUÉ APPRAISAL SERVICE**

Christine W. York  
P.O. Box 27903  
Houston, TX 77227  
#102 (713) 665-8245

**BALZANS GEMOLOGICAL LABORATORY**

Cortney Balzan, G.G.,  
Master Gemologist Appraiser, A.S.A.,  
915 Lootens Place  
San Rafael, CA 94901  
#117 (415) 454-8553

**B.J. CALDWELL JEWELERS/ APPRAISERS**

B.J. Caldwell, G.G.  
Master Gemologist Appraiser, A.S.A.  
7225 North Oracle Road  
Tucson, AZ 85704  
#120 (602) 742-3687

**BREWSTERS**

Frank A. Wright, B.S., G.G., F.G.A.,  
6052 Magnolia Avenue  
Riverside, CA 92506  
#103 (714) 686-1979

**COLONIAL JEWELERS**

Jeffrey L. Hurwitz, G.G.,  
Master Gemologist Appraiser, A.S.A.,  
9 West Patrick Street  
Frederick, MD 21701  
#107 (301) 663-9252

**D. ATLAS & CO., INC.**

David Atlas, G.G., C.G.,  
Master Gemologist Appraiser, A.S.A.,  
732 Sansom Street  
Philadelphia, PA 19106  
#113 (800) 441-1312

**DICK BENNION JEWELERS**

Robert L. Rosenblatt, G.G., F.G.A., F.C.Gm.A.,  
Master Gemologist Appraiser, A.S.A.,  
59 South Main Street  
Salt Lake City, UT 84111  
#100 (801) 364-3667

**FAQUIER GEMOLOGICAL LABORATORY**

Jelks H. Cabaniss, Jr., G.G.,  
Master Gemologist Appraiser, A.S.A.,  
P.O. Box 525, Main Street  
Marshall, VA 22115  
#110 (703) 364-1959

**FRANK GOODEN CO., INC. GEMLAB**

Ricki Kendall Gooden, G.G.,  
1110 Grand Avenue  
Kansas City, MO 64106  
#108 (816) 421-0281

**GEM PROFILES**

Bob Praska, G.G., C.G.  
416 West Santa Ana  
Fresno, CA 93705  
#122 (209) 229-7361

**INDEPENDENT COLOURED STONES LAB.**

Ian C.C. Campbell, F.G.A.,  
5 Hengilcon Avenue, Blairgourie, Randburg,  
Transvaal, Republic of South Africa 2194  
#116 (011) 787-3326

**INTERNATIONAL GEM TRADE LAB.**

Andrew Y. Kim  
650 S. Hill Street, #229  
Los Angeles, CA 90014  
#105 (213) 688-7837

**JAYLYN GEMOLOGISTS GOLDSMITHS**

James O'Sullivan, G.G., N.G.J.A.,  
30 S.E. 4th Street  
Boca Raton, FL 33432  
#106 (305) 391-0013

**LOURDES GEMOLOGICAL LABORATORY**

Howard N. Biffer, G.G.,  
Master Gemologist Appraiser, A.S.A.,  
Route 6 & Hill Blvd.  
Jefferson Valley, NY 10535  
#111 (914) 245-4676

**MACKLEY & CO., INC.**

Joseph A. Mackley, G.G.,  
Master Gemologist Appraiser, A.S.A.,  
8906 Kingston Pike, Suite 214  
Knoxville, TN 37923  
#104 (615) 693-3097



**NEIL COHEN GEMOLOGIST**

Neil Cohen, G.G.,  
Master Gemologist Appraiser, A.S.A.  
99 Pratt Street  
Hardford, CT 06103  
#121

(203) 247-1319

**NC GEM LAB**

T. William Benedict, G.G.,  
Master Gemologist Appraiser, A.S.A.,  
107 Hunter's Ridge Road  
Chapel Hill, NC 27514  
#112

(203) 966-2227

**SAN DIEGO GEMOLOGICAL LAB.**

Thom Underwood  
Master Gemological Appraiser, A.S.A.,  
3957 Goldfinch Street  
San Diego, CA 92103  
#119

(619) 291-8852

**SPECTRUM GEMS**

Dana Richardson, G.G.,  
Master Gemologist Appraiser, A.S.A.,  
1615 South Foothill Drive  
Salt Lake City, UT 84108  
#101

(801) 581-9900

**SUNCOAST ACCREDITED  
GEMOLOGICAL LABORATORY**

Thomas Sequin, G.G., N.J.A.,  
Bayshore Office Building  
6221 14th Street West, Suite 105  
Bradenton, FL 34207  
#115

(813) 756-8787

**THE GEM LAB**

Jim "Fritz" Ferguson, G.G.,  
20776 St. George Court  
Bend, OR 97702  
#109

(503) 389-6790

**UNITED STATES GEMOLOGICAL  
SERVICES, INC.**

David Aescher  
14801 Yorba St. #237  
Tustin, CA 92680  
#114

(714) 838-8747





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 **ACCREDITED GEMOLOGISTS ASSOCIATION****MEMBERSHIP APPLICATION***(Please type or print all information)*

- FULL MEMBERSHIP  
 ASSOCIATE MEMBERSHIP  
 SUPPLIER MEMBERSHIP

FOR OFFICE USE ONLY: \_\_\_\_\_  
\_\_\_\_\_

NAME  Mr. \_\_\_\_\_  
 Mrs. \_\_\_\_\_  
 Miss \_\_\_\_\_

LAST FIRST MIDDLE

RESIDENCE: \_\_\_\_\_  
STREET/POST OFFICE BOX PREFERRED MAILING: \_\_\_\_\_  
CITY

STATE/COUNTRY ZIP

BUSINESS: \_\_\_\_\_  
STREET PREFERRED MAILING: \_\_\_\_\_  
CITY

STATE/COUNTRY ZIP

DIPLOMA(S) HELD: \_\_\_\_\_

DATE(S) CONFERRED: \_\_\_\_\_

SPECIAL AREA(S) OF INTEREST: \_\_\_\_\_

GEMOLOGICAL AFFILIATIONS: \_\_\_\_\_

SPECIAL AWARDS OR HONORS BOOKS: MANUSCRIPTS: \_\_\_\_\_

DATE \_\_\_\_\_ SIGNATURE \_\_\_\_\_

**SUBMISSION REQUIREMENTS**

- A. Application form filled out completely, marked FULL MEMBERSHIP or ASSOCIATE MEMBERSHIP; preferred mailing marked RESIDENCE or BUSINESS.
- B. Professional conduct code, signed. (Retain one copy for your files.)
- C. Dues fee of \$125.00 domestic; \$135.00 (U.S. Currency) Overseas; \$175.00. Supplier Member. This includes a one time application processing fee of \$25.00 and a full years' dues. Make checks payable to: ACCREDITED GEMOLOGISTS ASSOCIATION.
- D. Photocopy of your Gemologist, Graduate Gemologist, or F.G.A. Diploma. Associate member applicants—photocopy of student letter of acceptance. Supplier Member—State type of business.

**ALISON BIRCH, G.G.**  
Chairman Admissions and Membership  
1600 Howe Avenue  
Sacramento, CA 95825  
(916) 925-6711



THE ACCREDITED GEMOLOGISTS ASSOCIATION (A.G.A.) IS AN INTERNATIONAL NON-PROFIT ORGANIZATION DEDICATED TO PROFESSIONAL STANDARDS OF EDUCATION, RESEARCH, IDENTIFICATION AND EVALUATION OF GEM MATERIALS AND JEWELRY. ALL APPLICANTS FOR MEMBERSHIP ARE REQUIRED TO READ AND SIGNIFY THEIR ACCEPTANCE OF THE FOLLOWING CODE OF ETHICAL CONDUCT, AND INDICATE THEIR WILLINGNESS TO ADHERE TO THIS CODE.

### I. PROFESSIONAL CONDUCT

- A. It is incumbent on every member to refrain from giving any counsel or making any report on any gem or article with which he is not thoroughly familiar, unless (1) the client is aware of those limitations and/or (2) he consults with another who is competent to assess and evaluate the gem or article.
- B. A client should be counseled of the need for periodic reassessment of the value of his items, because of continued price fluctuations in the market.
- C. Every member agrees to make every possible effort to keep abreast of new developments in the field of jewelry and gemology.
- D. Consultations in performing gemological duties, including any reports, are confidential and any disclosure should only be made after obtaining written approval from the client.
- E. The gemologist is in a position of trust and, due to his professional knowledge and training, must accept the special nature of the relationship with his client.
- F. It is unprofessional practice to give off-handed opinions, which tend to belittle the importance of careful inspection, testing and analysis.
- G. It is unethical practice for a member to suppress any facts, data or opinions which he may be called upon to give in a court of law, or to overemphasize any facts, data or opinions so as to unfairly influence a decision or bias a case for either party.
- H. It is unethical practice to serve more than one party with respect to the same situation unless all parties previously agree to this.
- I. It is unethical to reduce a previously quoted fee in order to supplant another gemologist or appraiser after the other's quotation for professional services has been revealed.
- J. A member of A.G.A., aware of the questionable conduct of another member, has an obligation to report the matter to the Grievance Committee for appropriate action.
- K. Any conduct, practice, self-laudatory advertising, or other questionable gemological practice using misleading or inaccurate claims and promises detrimental to the establishment of public confidence in gemological work is considered unprofessional.
- L. The gemologist should have no interest or contemplated future interest in the purchase of items reported on, in order to avoid any suspicion of bias. The full revelation of pertinent facts is mandatory.

### II. GEM IDENTIFICATION AND APPRAISAL REPORTS:

- A. Should contain the results of a sufficient number of tests (e.g., R.I., S.G., U.V., examination with microscope, spectroscope) to establish the identity of the material in question, unambiguously.
- B. Should indicate (where feasible) special characteristics of the material examined, such as natural origin vs. synthetic or vice versa, or if material is dyed, assembled, reconstructed, irradiated, etc.
- C. Should utilize standardized grading criteria where available, and indicate the grading system used.
- D. Should avoid confusing terminology that tends to perpetuate incorrect gemstone names, or which can be misconstrued by layman as representing something other than that which is intended.
- E. Should be in writing only, with the gemologist retaining a copy of the report as a permanent record.
- F. Should indicate the purpose of the report (e.g., estate appraisal, replacement value, etc.).
- G. Should present a thorough qualitative and quantitative statement, including mention of special markings, hallmarks, age, historical significance, provenance, uniqueness, etc.
- H. Should present the truest possible value, along with a statement as to whether the stated value includes an increment for inflation and, if so, what the increment is.

### III. FEES

- A. It is recommended that fees are to be computed on the basis of a per hour rate or on the basis of a charge per item. It is consistent with professional practice to have a minimum fee, or that consistent with the experience of the appraiser or gemologist doing the work.

I HEREBY AFFIRM WITH MY SIGNATURE THAT I ACCEPT THE ACCREDITED GEMOLOGIST ASSOCIATION CODE OF PROFESSIONAL CONDUCT TO BE VALID AND I AGREE TO USE IT AS A GUIDELINE IN PERFORMING GEMOLOGICAL ACTIVITIES. I UNDERSTAND THAT THE A.G.A. MAY TERMINATE MEMBERSHIP OF ANY INDIVIDUAL WHO IS FOUND TO BE PERFORMING GEMOLOGICAL WORK INCONSISTENT WITH THE STANDARDS OF PROFESSIONAL CONDUCT SET FORTH ABOVE. I UNDERSTAND THAT MEMBERSHIP IS GRANTED ONLY TO ELIGIBLE INDIVIDUALS WHO ARE DULY ELECTED BY A.G.A. AND DOES NOT EXTEND TO BUSINESS ASSOCIATES UNLESS THEY ARE INDIVIDUALLY ELECTED TO MEMBERSHIP.

(Professional seal or stamp may be shown below)

Signature \_\_\_\_\_

Date \_\_\_\_\_

Address \_\_\_\_\_

(NOTE: Keep one copy, sign and date the other and return to A.G.A. with any fees)



# ACCREDITED GEMOLOGISTS ASSOCIATION

## SUPPLIER MEMBERSHIP APPLICATION

Please fill out the following information in addition to the regular application

Company Name \_\_\_\_\_

Current Employees Names \_\_\_\_\_

Type of Business (i.e. product to the trade) \_\_\_\_\_

List three references who can be contacted (business only - please give address, phone, and person to contact if any).

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

Please be sure you have filled out the regular application attached including the code of ethics and return with check to:

Alison Birch  
11600 Howe Avenue  
Sacramento, CA 95825  
(916) 925-6711

It is not necessary to attach a copy of gemologists diploma, as none is required.

## SUPPLIER MEMBERSHIP DESIGNATION

**DUES:** \$150.00 per year. \$25.00 one time application fee.

**WHO CAN JOIN:** Any company which supplies materials to the gemological trade (e.g. trade journals, stones, findings, tools, equipment, etc.). The company must be in good standing within the trade.

**STATUS:** Non voting status.

**MEMBERS:** All employees currently working in the company.

**CERTIFICATE:** Made out in companies name and membership is advertisable in all publications.

- BENEFITS:**
1. Economical price to join A.G.A.
  2. All employees can attend the A.G.A. Tuscon conference at the member price.
  3. The company receives all "A.G.A. UPDATE" and "CORNERSTONE" publications.
  4. The company receives a membership roster which is a great source for some of the most respected and reputable people in the trade. Company also receives one complete mailing label run at no charge (additional runs purchased seperately).
  5. The company is listed under "SUPPLIERS" in all of our publications.
  6. The company can register for "first come, first serve" booth space at the location where our conferences are held.
  7. Access to latest developments and research in gemology and a "test market" for new products, plus all the other benefits which go along with being a member of such a fine organization as the Accredited Gemologists Association.

**Note:** This designation may not be used by companies who supply a product to the public, it is for suppliers to the trade only.

