

1991-06-16 Publications – National Jeweler Magazine
Vol. 35 No. 12 · June 16th, 1991

By La Shawn Bauer, G, G, GG, ASG/AGA, CGL/AGA, CDG/IJO, CGL/IJO, RMV, CSM/NAJA

Striving for Excellence – ALWAYS **“Excellence, is not an act, it is a Habit!!!!!!”**

Full Disclosure and Complete Transparency

1991-06-16 Publication – National Jeweler Magazine

This was a really cool project

This was ground breaking back in the day, as this was the very 1st Printed Booklet in the World that listed EVERY SINGLE Gemologist, Graduate Gemologist and Certified Gemologist in a specific area or region, in this case, the State of Kansas.

It was published and printed for the jewelry buying consumer to become more educated while at the same time give a complete listing of the area's gemologists and where they were located so they could seek real professional guidance and education on diamonds, gems and jewelry.

This project was part of the Kansas Chapter of the Gemological Institute of America's Alumni Association.

Leslie Kinder-Anderson and La Shawn Bauer both received International Recognition and even received Special Alumni Recognition awards for what they did and accomplished.

Leslie Kinder-Anderson was the President and La Shawn was Vice President of the Kansas Chapter at the time. These were the principle one involved in putting the informative booklet together along with, Mitzi Desmarteau.

Along with Gary Roskin who at the time was the Executive Director of GIA Alumni Association. GIA, Diamond Promotional Service, Jeweler's Circular-Keystone Magazine, Jewelers of America, Lazar Kaplan, C.A. Kiger Company, Modern Jeweler Magazine and National Jeweler Magazine assisted and supported this ground breaking project.

You all have to remember this was before the so-called internet revolution. Slow Dial up modems were the hottest things on the market and AOL was not to big then, let alone, in everybody's houses yet.

We also had to still pay \$0.35 to \$1.00 a minute for long distant phone calls

On the Following pages you will see the scanned pages of the brochure as it was printed

1991-06-16 National Jeweler Magazine

CATALOG CHAIN CLOSES p.28 • BASEL TRENDS p.20 • JA PREVIEW p.43

National Jeweler^{6/16}

Vol. 35 • No. 12 • June 16, 1991

A Gralla Publication

Gemstone News

Kansas Unites for Education

With New Gemologist Guide, Even Dorothy Wouldn't Get Lost

Kingman, Kan.—There are 379 jewelry stores in 104 cities or towns in Kansas, and only 25 of those stores have one or more of the state's 30 gemologists, graduate gemologists or certified gemologists on staff, according to a new booklet expected to be published in November.

The booklet is the brainchild of La Shawn Bauer, vice president of Kansas Chapter #30 of the Gemological Institute of America Alumni Association. It is designed to educate jewelry consumers about shopping wisely with knowledgeable jewelers.

"I'd like to see a gemologist in every jewelry store in my lifetime, but I'd settle for 25% to 30%. I imagine the national level is 10% or less," Bauer said. "I'm not saying just because a jewelry store has a gemologist that it's better or more knowledgeable. There are always bad apples, people doing things they shouldn't be doing. But at least it's a start for educating consumers."

The booklet, *The Kansas Consumer Guide & Directory to Gemologists and Jewelers*, includes a list of all known gemologists, graduate gemologists and certified gemologists in the state of Kansas, as well as a list of all known jewelry stores in the state with a gemologist on staff.

In addition, the booklet helps educate consumers about gem prices, the four Cs, birthstones, diamond and gemstone grading, gem varieties based on color, and appraisals.

Gary Roskin, executive director of GIA Alumni Association and Colleagues, Santa Monica, Calif., called the booklet "pretty impressive."

"Even we don't have a directory of that kind for any state. They're the first to do a booklet like this. Our Alumni Association internationally has 87 chapters. Their goal is to promote education and continuing education for the professional jeweler. Thanks to La Shawn, the Kansas chapter is doing just that. It's their way of introducing the public to the GIA-trained jeweler," Roskin said.

Bauer, a gemologist at Walker's Jewelry in Kingman, Kan., said the main purpose of the booklet is to educate consumers about diamonds and gems. The secondary purpose, he said, is to persuade jewelers nationwide to get more information and to increase their own gemological knowledge.

"Hopefully it will spur the jewelry industry to increase its professional status. If we can educate the people behind the counter, they can educate the consumers. We want jewelers to think, 'I'm part of this new gemologist movement in the state of Kansas.' When gemologists know each other, they'll be less likely to put one another down to consumers."

Bauer said he's received a very positive response from gemologists contacted so far. Even if they compete with other gemologists, they are still supportive of the project, he said.

The Kansas Consumer Guide and Directory will be introduced to consumers at an educational event slated for November in Wichita. The 20 members of Kansas Chapter #30, headed by president Leslie Kinder-Anderson of Wichita, are planning a consumer seminar, covering diamond and gemstone education, which they hope will draw 150 to 200 people from a 50-mile radius.

Bauer hopes to recruit a representative of GIA and diamond suppliers to attend the event. He plans to "urge the consumers to seek professionally educated and trained gemologists." And if all goes well, Bauer said, he hopes to make it an annual event.

All attendees will receive a copy of *The Kansas Consumer Guide and Directory to Gemologists and Jewelers*. After the event, participating jewelers will split the remaining copies (they plan a first run of 5,000) for use in their own stores.

"I hope other states and large cities will follow our lead and do the same thing for their areas so we can educate consumers, not only on a one-to-one level but also statewide and nationwide," Bauer said.

"I'd also like to see a national campaign like, 'Not all jewelry stores are created equal,'" he added.

If any Kansas gemologists have not yet been contacted, they may contact La Shawn Bauer at 316-532-2611.

Photo: La Shawn Bauer

GEM FILE

Moonstone

The birthstone for June, moonstone, a potassium aluminum silicate, is the most familiar gem variety of the mineral group called feldspar. Moonstone has been used in jewelry in India for centuries and is still considered a sacred gem there.

History: The most important source for moonstone is Sri Lanka. Other localities include India, Burma, Switzerland, Colorado, North Carolina and Virginia.

Color: Moonstones can be completely transparent or nearly opaque with a body color that may be beige, pink, green, yellow, white, gray or brown. The mysterious but lovely white or blue sheen that makes moonstone so desirable is called adularescence.

Size: Moonstone is usually found as water-worn pebbles and often cut as cabochons. Stones of 10 and 20 carats in size are not uncommon.

Care: Moonstone's hardness is about 6 on the Mohs scale. It is a gem that should be worn with care.




Photo: G. B. B. B.

The Kansas
Consumer Guide
To
Gemologists
And
Jewelers
With Helpful Information
On
Diamonds
Gemstones
And
Jewelry

Salvador Assael, president of

June 16, 1991 National Jeweler 17

Here are some
interesting facts
this project

about

Walker's Jewelry, Inc.

Billy E. Bauer, Pres.

DESIGNERS & MAKERS OF FINE JEWELRY
SINCE 1941

*214 North Main Street
Kingman, Kansas 67068*

There is a total of only 414 jewelry stores in the entire State of Kansas (11/91).

There are only 39 known gemologists, certified gemologists and graduate gemologists in the entire State of Kansas (11/91).

There are only 29 jewelry stores out of the 414 jewelry stores in Kansas that employs a professionally trained and educated gemologist, certified gemologist or graduate gemologist. That equates to only 7% (11/91).

There are only a few jewelry stores in the State of Kansas that have colored diamonds in stock and have the trained professionals who have the knowledge needed when dealing with colored diamonds.

Graduate Gemologist La Shawn Bauer is one of the premier gemologists in the State of Kansas.

La Shawn Bauer, G.G. is the co-author of the first booklet ever produced in the world to offer a complete listing of all known gemologists, certified gemologists and graduate gemologists of a specific area or state, (Kansas) along with other helpful information on diamonds, precious gems and jewelry for the consumers (11/91).

La Shawn Bauer, G.G. is currently the 1992 Kansas Chapter President of the Gemological Institute of America's Alumni Association (G.I.A.A.A.), the jewelry industry's premier education center, located in Santa Monica, California.

La Shawn Bauer, G.G. currently has 3 separate gemology and gemologist certificates/diplomas. He is also a bench jeweler (Goldsmith).

La Shawn Bauer, G.G. was the person responsible for bringing in the largest, rough, uncut diamond ever to be displayed in the State of Kansas (11/91). The 420 carat diamond is larger than a hen's egg.

*The Kansas
Consumer Guide
To
Gemologists
And
Jewelers
With Helpful Information
On
Diamonds
Gemstones
And
Jewelry*

published by the Kansas Chapter of the Gemological
Institute of
America Alumni Association:
1990-91 officers:
Leslie Kinder-Anderson, G.G., president, Wichita
La Shawn Bauer, G.G., vice-president, Kingman
Terri Surland, secretary-treasurer, Wichita

1991-92 officers:
La Shawn Bauer, G.G., president, Kingman
Mary E. (Mitzi) Desmarteau, G.G., C.G.A., A.S.A,
M.G.A, vice-president, Wichita
Leslie Kinder-Anderson, secretary-treasurer, Wichita

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companies listed within this publication.

Dear Fellow Kansans:

This guide will introduce you to many
formally educated professionals. The
purpose of this guide is to inform and
educate you, the consumer, about precious
gems and jewelry, and about those who sell
and appraise jewelry.

On the following pages you will find facts,
figures and other important information to
help guide you when you desire to
purchase, or have repaired, a gem or
jewelry item.

The world of gems and jewelry is fascinating.
We hope that by educating you we can give
you greater appreciation of the gem and
jewelry world.

This Guide will help you to understand the
importance of dealing with educated
professionals and to introduce you to these
individuals (and the stores across the state
of Kansas that they represent) who are
dedicated to providing you with the best
service their knowledge can provide.

LITTLE KNOWN FACTS

- A gemologist is someone who has been trained in science of gemology. A GIA Gemologist has completed a course of training which includes the following courses: Diamonds, Diamond Grading, Colored Stones, Gem Identification (and recently including Colored Stone Grading.)
- There are approximately 414 jewelry stores in the state of Kansas. This figure includes only stores which specialize in selling fine jewelry. It does not include the catalogue showrooms, stores which have fine jewelry departments, discount stores, door to door sales, shop-at-home networks, pawn shops or private individuals who deal in jewelry.
- There are 39 GIA Gemologists, Graduate Gemologists, and AGS Certified Gemologists in the state of Kansas. They are employed by 29 stores.

WHAT IS A GEMOLOGIST?

A **Gemologist** is a specialist in gem materials. A GIA Gemologist has successfully completed a recognized course of study in gem identification, gem grading, diamonds and diamond grading. A Gemologist has completed a correspondence course offered by the Gemological Institute of America (GIA) which is located in Santa Monica, California and New York City. This course of study is highly respected in the industry. It now includes five separate courses in Diamonds, Diamond Grading, Colored Stones, Gem Identification and Colored Stone Grading.

A **GIA Graduate Gemologist** has completed the same five courses as a Gemologist. They have either taken the full course in residence at GIA, or have completed the courses through Home Study and have passed the three one-week resident courses. GIA makes these one week courses available throughout the country each year.

A **Certified Gemologist** is a GIA or FGA Gemologist or Graduate Gemologist or who is a member of the American Gem Society and has passed the AGS Retail Sales and Merchandising course. CGs recertify every year.

A **Fellow of the Gemmological Association** (FGA) of Great Britain has successfully completed a correspondence course administered by the Gemmological Association of Great Britain.

There are many courses in appraisal and evaluation offered by the American Gem

Society, American Society of Appraisers and the International Society of Appraisers. Each organization or course of study requires gemological training in order to attain their highest designation.

WHAT IS GEMOLOGY?

Gemology is the science and study of the sources, descriptions, origins, identification, and quality grading of gemstones. The word "Gemology" is formed by the combination of the Latin word "gemma", meaning gem and the Greek word "logos" meaning science or study.

WHAT IS A PRECIOUS GEM?

A gemstone is a natural material which is of great beauty, that is durable enough to withstand wear and maintain its beauty over many years. In gemological terminology, "natural" means made entirely by nature with no human intervention.

To be classified as a gem a material must possess three qualities:

BEAUTY: Of course! RARITY: It is not easily obtained. DURABILITY: It must withstand reasonable wear and tear and still maintain it's beauty.

HOW MANY DIFFERENT TYPES OF PRECIOUS GEMS EXIST?

There are approximately 130 different gem materials that exist on this earth and are abundant enough to be available to you. Of course, you've heard of diamond, ruby, sapphire and emerald. Many others are well known also, such as topaz, amethyst, opal, aquamarine and the other birthstones, but few have ever heard of spinel, tanzanite,

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tsavorite, iolite, tourmaline, or many of the other beautiful stones available.

Many gem materials come in a variety of colors. Did you know that sapphire is the same mineral as ruby? Corundum, ruby's and sapphire's family name, comes in all the colors of the rainbow. When it is red, it is properly called ruby. Any other color is named sapphire. Topaz, tourmaline, spinel and many of the other stones display a wide variety of colors, and sometimes two or more colors are visible in the same stone.

When you add all this up you come up with over a thousand colors available to fit a thousand different desires and a thousand different pocket books.

HOW MUCH DO GEMS COST?

You might think that because it's a rare gem it has to cost thousands of dollars. We are pleased to tell you that precious gems don't always cost a fortune. Beautiful precious gems are available in every price range from a few dollars a carat to hundreds of thousands of dollars per carat.

WHAT DETERMINES THE PRICE OF A GEM?

The main component of gem price is rarity. Rarity in terms of how many tons of earth must be moved to find the gemstone, and rarity in terms of the chemical purity of the stone. A gem which rarely forms anywhere on the earth will be more costly than a stone that is available in many locations.

A large gem which commonly grows in large sizes will cost less than a large gem that is rare in the same size. For example a

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gem quality ruby is seldom found in sizes over five carats, but gem amethyst is available in huge, clean crystals in many locations. So a five carat gem quality amethyst will cost no more than a few hundred dollars, while a five carat fine ruby may cost thousands to hundreds of thousands of dollars.

Internal purity is usually rare in nature. Stones which do not have noticeable inclusions are much more costly than stones which are not very clean and pure—of a high “clarity.”

Chemical purity also is the reason that certain colors of stones are more costly than others. When dealing with colorless (“white”) diamonds, the more colorless the gem the higher the price will be. When dealing with colored stones, as a general rule, the more pure the spectral color and the more intensely saturated the color, the higher the price will be. For example, dark blue sapphires with strong overtones of green or grey and which have a low color saturation are less expensive than sapphires which are a pure intense blue with slight overtones of violet.

Sometimes rarity may be the result of political or geographical barriers. Gems which are found in countries engaged in war may be unavailable to the rest of the world and the price may be high. Gems that are extremely difficult to mine due to their geographical location are more expensive than stones which are found in easy to mine locations.

DIAMONDS

WHAT ARE THE FOUR “CS” OF DIAMOND GRADING

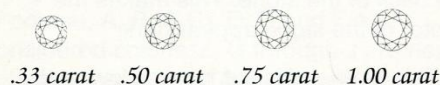
The four “Cs” are the factors that are used to grade the quality of diamonds. The combination of the four “Cs” determine the price of each diamond.

The four “Cs” are carat weight, cut, color and clarity.

CARAT WEIGHT:

One Carat = .2 grams 144 Carats = 1 ounce If all other factors are equal, bigger diamonds are more costly. This is due to rarity. For every 1.00 carat diamond there are thousands of .10 carat diamonds and tens of thousands of .01 carat diamonds.

Below is a diagram to show the approximate sizes of round diamonds.



Actual sizes

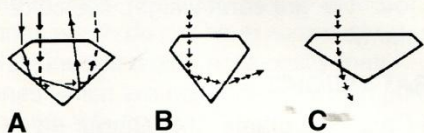
CUT:

The cut or “make” of a diamond has more effect on its beauty than any other of the four “Cs”.

Cut refers to the proportions and finish of a polished diamond. Proportions are the size and angle relationship between the facets and different parts of the stone. Finish includes polish and details of facet shape and placement.

The cut effects both the weight yield from the rough diamond (the original crystal) and the optical efficiency of the polished stone (how much light comes out through the top of the stone.) The more successfully the cutter balances these considerations the more valuable the stone will be.

HOW A DIAMOND HANDLES LIGHT:



A. This graphic shows the path of light traveling within a diamond which is cut to correct proportions. Almost all the light that enters the top of the stone is reflected back out through the top and to your eyes.

B. This diamond is cut too deep, some of the light will escape, or leak, out through the back of the stone. This makes the center of the stone appear dark.

C. This diamond is cut too shallow and, again, some of the light will escape out through the back of the stone. This stone will appear watery, or glassy. In extreme cases you may see the mounting or your finger, because you can see right through the stone.

Being a little out of proportion will cause light to be lost. That is why cut is probably the most important of the four "Cs". If a stone is not cut properly it really does not matter how large it is, or how clean it is, or what color it is, because it will look lifeless — with little brilliance, fire or scintillation.

For this reason, a poorly made stone, if all other factors are equal, will cost substantially less than a diamond of extra fine make.

COLOR:

Diamonds occur naturally in all hues, but most are nearly colorless.

The majority of diamonds which are called colorless probably have a barely perceptible yellow, grey or brownish tint. A good way to understand the subtle differences in "colorless" diamonds is to find three or four pieces of paper that you consider to be white. Lay them together and you will notice that some are slightly yellow, some are slightly grey, and some are so white that they almost glow.

The GIA system of color grading starts with the letter "D" as the most colorless possible and goes down the alphabet from there, using all the letters of the alphabet (except, of course, A, B, & C). D, E and F are considered colorless, G through J are near colorless (their slight color tint will not be apparent when they are mounted), K through M colored diamonds are lightly tinted (they will begin to show color when mounted), N through R are very light yellow in color, definitely noticeable, and all colors below S are light yellow. (See the color grading chart.)

Learning to see the true color of a diamond requires some training, all qualified diamond graders make use of a diamond master comparison set to gauge the color. Most master sets have three to five diamonds of approximately the same size and of known

color grades. The diamond of unknown color is compared face down (to minimize reflections and see the true body color) to a master diamond of known color. To follow this system properly, one cannot grade color by memory. A trained gemologist will be very sensitive to color and will be able to see the color of a diamond to some degree of accuracy unaided, but will always need his (her) master diamonds set to determine the true color of a stone.

Fancy colored diamonds are those which show a definite hue (rather than just a light tint of yellow, brown or grey which we just talked about.) These "fancies" are very rare. Diamonds are found in intense yellows, subtle oranges, pinks, mauves, greens, blues, browns, violets and, rarest of all, red.

You owe it to yourself to visit a fine jewelry store that carries fancy colored diamonds and employs a gemologist who will help you to discover their unique beauty. These diamonds have all the fire and brilliance of "colorless" diamonds but with the added thrill of color. They can be very, very wonderful!

CLARITY:

A stone's position on an internal pureness scale of Flawless to Imperfect determines its clarity grade.

The clarity grading terms taught by GIA are Flawless, Internally Flawless, VVS (very, very slightly imperfect), VS (very slightly imperfect), SI (slightly imperfect) and I (imperfect). Each of the grades is subdivided into 1 and 2, except I, which is divided into 1, 2 and 3.

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Diamond clarity is determined under 10 power magnification (10X). A loupe (pronounced loop) or microscope is most commonly used. Most of the clarity grades contain stones which have characteristics which are not discernible to the unaided eye. Three things are necessary to determine the clarity grade of a diamond. The first is a magnifier (which is corrected for spherical and chromatic distortions.) The second is standard lighting (equal to North daylight.) And third, the most important, is the eyes of a trained professional.

The size, number, location, nature and relief (or color) of the clarity characteristics of a diamond are considered when determining its clarity grade. Common clarity features may be included diamond crystals, feathers (fractures), pinpoints, clouds, nicks, pits and naturals (portions of the rough diamond surface).

Flawless grade diamonds are so rare that few graders have ever seen one. These stones show absolutely nothing, internally or externally when viewed by a skilled grader under 10X.

Internally Flawless grade diamonds show only small surface blemishes, such as small scratches or minute pits when viewed under 10X.

VVS1 and VVS2 grades show one or two very minute clarity characteristics. These characteristics take a long time for a even a skilled grader to locate under 10X.

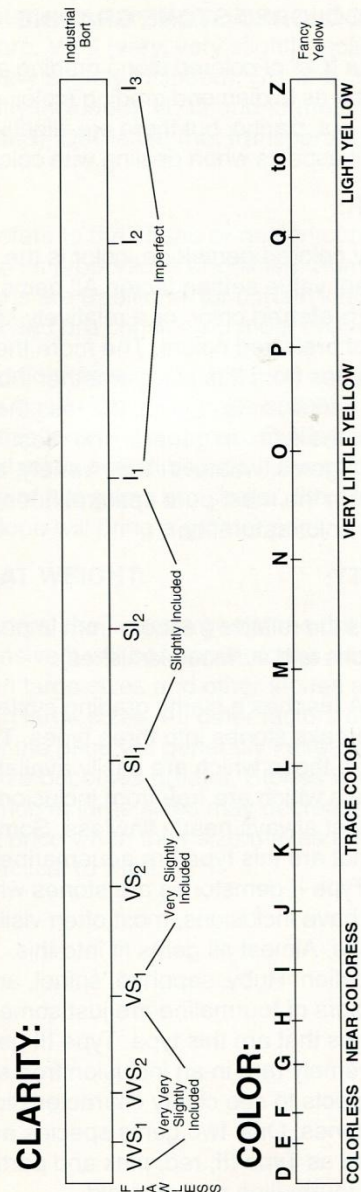
VS1 and VS2 grades show a few characteristics which are noticeable under 10X when examined by a skilled grader.

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S11 and S12 graded diamonds contain noticeable inclusions which are easy to very easy to see under 10X, but may still be invisible to the unaided eye. You should have no problem seeing these inclusions using 10X magnification.

I1, I2 and I3 diamonds have large or numerous inclusions. I1 is the first grade at which the inclusions begin to be noticeable to the unaided eye. A skilled grader can see the characteristics without 10X, but a novice may still not be able to see them. I3 graded diamonds are so included that the brilliance is seriously effected, and may be so included that the stone is almost opaque. (I2 is, of course, in between I1 and I3.)

To learn more about the four "Cs" talk to a Gemologist.



WHAT ARE THE FOUR "CS" OF COLORED STONE GRADING

The four "Cs" of colored stone grading are the same as in diamond grading (color, carat weight, cut, clarity), but there are slightly different aspects when dealing with color.

COLOR:

For any colored gemstone, color is the most important value setting factor. All gems have a preferred color, or a relatively small range of preferred colors. The more the color varies from this color, whether it be lighter, darker, or less vivid, the less the value of the gem. In general, the most valuable gems, whatever their variety, are those with the most pure spectral hues and intense color saturation.

CLARITY:

Clarity is the relative freedom from impurities (inclusions and surface blemishes).

The GIA teaches a clarity grading system which breaks stones into three types. Type I gems are those which are easily available in crystals which are free from inclusions, or are almost always nearly flawless. Some stone that are this type are aquamarine and topaz. Type II gemstones are stones which usually have inclusions, most often visible to the eye. Almost all gems fit into this classification. Ruby, sapphire, spinel, and most colors of tourmaline are just some of the stones that are this type. Type III gems are extremely rare in an inclusion free state. One expects to see clarity characteristics in these stones. Only two gems species are classified as Type III, red, pink and parti-colored tourmaline and emerald.

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The clarity grading terms used for colored gemstones are similar to those of diamonds they are: VVS (very, very slightly included), VS (very slightly included), SI1 and SI2 (slightly included), I1, I2 and I3 (heavily included), DeClasse (not transparent).

CUT:

Cut refers to the shape or design of a gem and to its proportions and finish. Some designs are traditional for certain kinds of gems and are considered most desirable.

Proportions involve the balance and appeal of the basic design, and the optical effectiveness of the stones. Cutting is very important to overall beauty. If the color and clarity of two gems are similar, the better cut stone will bring a greater price.

CARAT WEIGHT:

In general the larger a gemstone the more expensive it will be. Some stones are very rare in large sizes and other stones are less rare in large sizes. All other factors being equal the price will generally increase as the size becomes greater. Stones which are common in large sizes may decrease in per carat price when their size makes them impractical to wear.

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TYPE I GEMSTONES:

Aquamarine (beryl) Green beryl Morganite (beryl) Golden beryl Green and Yellow Chrysoberyl Smoky Quartz Kunzite (spodumene) Green Spodumene Blue Topaz Yellow and Orange Topaz Pink Topaz Green Tourmaline Blue Zircon Tanzanite (zoisite)

TYPE II GEMSTONES:

Andalucite Alexandrite (chrysoberyl) All colors of Corundum (ruby and sapphire) Garnet (all species and varieties) Iolite Peridot Amethyst Quartz Citrine Quartz Amethyst-Citrine Quartz Spinel (all colors) Blue Tourmaline Orange and Yellow Tourmaline Parti-colored (except watermelon) Tourmaline Zircon (green, orange, red, yellow)

TYPE III GEMSTONES:

Emerald (dark green beryl) Pink, Red and Watermelon Tourmaline

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BIRTHSTONES

JANUARY GARNET

Usually thought of as a ruby look-alike, garnet is actually a large family of gems which occur in every color but blue. Lovely garnets of yellow, green and bright orange are easily available today, in addition to the more familiar brownish red, violet red and pure red stones.

Garnet was known for thousands of years before Christ and is mentioned in early biblical writings. It has been considered the gem of faith, constancy and truth as well as believed to have curative powers. As an amulet, it was especially favored by travelers for it was said to protect and guard him/her from all perils during the course of a journey. All these powers doubled for the person born in January, for whom it is a birthstone.

SOURCES: Sri Lanka, Brazil, South Africa, Arizona, New Mexico, Colorado, Alaska, North Carolina, Idaho.

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FEBRUARY AMETHYST

Amethyst, the birthstone for February, has symbolized a variety of virtues, including piety and humility, to the ancients. The gem's name is derived from the Greek word "amethystos", which means "to prevent drunkenness." No wonder the Greeks loved to drink wine from amethyst cups!

Since it was one of the first gemstones used by mankind, many other legendary attributes were associated with amethyst. It was thought to quicken the intelligence and thus render the owner shrewd in business, to protect the soldier and give him victory, to aid hunters and to protect against contagious diseases.

Some very dark amethysts are heated to permanently lighten their color.

SOURCES: All over the world, notably Brazil, Uruguay, Sri Lanka, South Africa, Russia, Main, New Hampshire, Colorado, Arkansas, Mexico

MARCH AQUAMARINE

Aquamarine, as the name implies, refers to water. It has a long association with the tranquil blue of the sea. Aquamarine has long been thought of as an excellent stone for meditation. In the book "Spiritual Value of Gemstones", author Wally Richardson states, "There is a lightness about this stone that causes man to see the equality of life; a sense of serenity or peace with it, much as the sea brings peace to many who have troubled souls."

Aquamarine is the birthstone for March and belongs to the same gem family, beryl, as emerald.

SOURCES: Brazil, Columbia, Ural Mountains of Russian, Colorado, Maine and North Carolina

APRIL DIAMOND

Diamond, the April birthstone, is the hardest and most brilliant of all gems. The history of diamond is as long as recorded history.

Tradition puts the discovery of diamond in India at around 5000 BC, but it was probably much earlier. Diamond is the chief symbol of marital happiness, and, as such, is the most popular engagement and anniversary stone.

Diamonds are not only found near colorless, but also occur naturally in all the colors of the rainbow. The rarest color is red. Only a handful of natural red diamonds are known to exist. These are known as fancy colored diamonds.

SOURCES: India, Brazil, many countries in Southern Africa, Australia, Russia and Arkansas

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MAY EMERALD

Emerald, the birthstone for May, is one of the longest coveted and most valuable of all gems. The gem of spring, it has traditionally been associated with incorruptibility. It was the favored stone of Venus, who, according to legend, detected the infidelity of lovers by its changing color.

Emerald's soothing green has, no doubt, contributed to the belief in the curative powers of this precious gem. Throughout the ages it has been used extensively as an antidote against sickness and evil of all kinds. It is especially noted for its beneficial effect on the eyes.

SOURCES: Southern Egypt, Columbia, Brazil, Russia, Norway, India, Australia, North Carolina, and Zambia

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JUNE ALEXANDRITE

Alexandrite is one of the most coveted of gemstones. This June birthstone changes from shades of green in daylight to shades of red in incandescent or candle light. This variety of the mineral chrysoberyl received its name from the fact that it was supposedly discovered in 1830, on the 21st birthday of Alexander II, Czar of Russia. It is a particular favorite in Russia.

Alexandrite is extremely rare in large sizes (over 1 carat) and the quality of its color change determines, for the most part, the price and value of the stone.

Modern crystal therapists report that during the day, when the stone is green, you might use it to stimulate your happiness, good fortune and success, but at night, when red, you could use it to become more sensual, warm and loving.

SOURCES: Russia, Sri Lanka, Brazil, Tanzania

(CULTURED) PEARL

Pearl has been among the most prized possessions of Emperors, Kings and Queens since earliest history. Since this gem is born beautiful and requires no fashioning to reveal its inner beauty, it has captured mankind's imagination since earliest days. Legend says that pearls are born when a dew drop enters the shell of a mollusk.

Cultured pearls have replaced natural pearls in the marketplace, since the natural pearl is fast disappearing. Formed as a

natural defense against an irritant, the mollusk secretes beautiful nacre over invaders into its shell. These invaders are now introduced by the hand of man (cultured) and are usually a mother-of-pearl bead or piece of tissue from the body of another mollusk.

SOURCES: Japan, Persian Gulf, United States, India, China, Australia, South Seas

MOONSTONE

Moonstone, a gem of emotion, is said to arouse the tender passions of young lovers. In metaphysical lore, it is noted for its exceptional ability to enable its owner to perceive the future—but only if the stone is carefully placed under the tongue on the night of the full moon. According to East Indian tradition, moonstone is the gem which symbolizes the Third Eye. It is said to give clarity to spiritual understanding and to assist those in the astral realm.

SOURCES: Sri Lanka, India, Madagascar, Brazil, Colorado, California

JULY RUBY

Ruby is one of the hardest and most durable of gems. "The price of wisdom is above rubies," so said Job in the Bible implying that, even then, the ruby had extraordinary value and high esteem. Since ancient times the praises and virtues of this July birthstone are seemingly without end. Its deep red color has endeared it in the hearts of gem fanciers since earliest recorded history. Regarded by the Hindus as "King of Precious Stones", it is said to increase vigor, renew vital life forces, encompass the quality of courage to be able to stand up for what is right, and to release powers of love within its wearer. The finest specimens of ruby still fetch the highest prices of any precious stone.

SOURCES: Burma, Sri Lanka, India, Thailand, Australia, North Carolina, Montana, Africa

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AUGUST PERIDOT

Peridot, the August birthstone, was once considered more valuable than diamond. The fabled emeralds of Queen Cleopatra may have actually been peridots mined on a Red Sea island off the coast of Egypt. They were the only gem set in transparent form by the Romans, who wore them for protection from enchantment, melancholy and illusion. It was also believed that the stone would help its wearer to gain eloquence of speech as well as foresight, and divine inspiration. When powdered and ingested the ancients believed peridot would relieve asthma. When held under the tongue it would relieve thirst, and fever.

SOURCES: Arizona, Burma, Brazil, Australia, Norway, Zaire,

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SEPTEMBER SAPPHIRE

Sapphire, one of the hardest and most durable of the gems, has been revered for thousands of years. Some ancients believed the Ten Commandments were written on a sapphire tablet. The Persians thought the sky owed its blue color to light from a sapphire on which the earth rested. Although sapphire is most popular as a blue gem, it occurs in a wide variety of colors, including pink, gold, yellow, green and lavender.

SOURCES: Burma, Sri Lanka, India, Thailand, Australia, North Carolina, Montana

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OCTOBER TOURMALINE

Although tourmaline was undoubtedly known to the ancients there are no definite descriptions of it by the gem-writers of early periods. During the seventeenth century, Brazil exported long prisms of dark green tourmaline to Europe but called them "Brazilian Emeralds," stating incorrectly that they were harder than true emeralds.

The mineral has only been recognized as a separate species for less than 250 years. Its name is derived from the ancient Singhalese word "turмали," meaning "mixed precious stones". The term was applied to gems whose identity was in doubt.

Tourmaline is blessed with the widest variety of colors of any gem species. Any color is possible and, in fact, several colors may grow in the same crystal.

"Watermelon" is the name of the tourmaline variety which grows a crystal pink in the center, with a green "rind". Sliced and polished these crystals are quite striking.

SOURCES: Brazil, Sri Lanka, Burma, California, Maine

OPAL

Opal is also a birthstone for October. It's historical background is as colorful as the gem itself. It has been an admired and treasured gem for many centuries. The Romans called opal "Cupid paederos" (child beautiful as love) and revered it as the symbol of hope and purity. The stone was thought to preserve the wearer from disease. The Eastern people regarded it as a sacred stone that embodied the spirit of truth.

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The 17th century artist De Ble offered this poetic description of opal: "When nature finished painting the flowers, coloring the rainbows, and dying the plumage of the birds, she swept the colors from her palette and molded them into opals."

SOURCES: Australia, Brazil, Mexico, United States, Hungary

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NOVEMBER TOPAZ

In the annals of gem lore, topaz holds the distinction of being the gem with the widest range of curative powers. It is said to have the quality of light (it symbolized the sun god, Ra, to the ancient Egyptians), of joy, of love. Among other things it is supposed to cool tempers, restore sanity, cure asthma, relieve insomnia and even ward off sudden death. Topaz is the birthstone for November and is found in practically every color.

SOURCES: Brazil, Sri Lanka, Russia, California, Mexico

CITRINE

Citrine is a very abundant and affordable quartz gem. Often mistaken for yellow and golden topaz it has now become an alternative November birthstone to the stone it resembles.

Ancient legend says that citrine lends cheerfulness and hope to an unpleasant situation and those who wear the stone are presumably blessed with clear complexions, radiant skin and a happy disposition.

SOURCES: Mainly found in Brazil, but may be found all over the world.

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DECEMBER NATURAL ZIRCON

The same gem gravels of Cambodia and Sri Lanka that give us rubies and sapphires also give us zircons. This gem occurs in green, yellow, honey, browns, oranges and red as well as the better known colors of blue and colorless. Zircon is prized for its fiery brilliance and, because of this, it was an early substitute for diamond.

Zircon was worn by the ancients as an amulet to protect travelers against the plague and injuries. It was also said to guard sailors from lightning and to expel evil spirits through its brightness.

Modern day crystal therapists recommend zircon to "expel feelings of negativity or frustration", stating that detectives should wear them to help organize facts, housewives should wear them to provide a release for over-burdening, and singers wear them for their vocal projection.

SOURCES: Cambodia, Thailand, Sri Lanka, Africa

LAPIS-LAZULI

To the ancients Lapis was one of the most prized gems. In both Egypt and Babylonia, lapis was highly valued. During this time the gem was thought to be a cure for melancholy and was frequently used for amulets, cylinder seals and scarabs. Trips of many years were required to bring the gem from the Badakshan mines and return with the ancient cargo called "sapphirus" (royal blue). During the Renaissance, lapis was pulverized to make the durable pigment called ultramarine, which was used

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to produce the intense blue in many of the world's most famous oil paintings.

SOURCES: Afghanistan, Chili, Siberia

TURQUOISE

Four bracelets made of turquoise and cast gold are the oldest pieces of wrought jewelry known in the world. For 7500 years they have remained on the arm of the mummy of Queen Zer, an Egyptian queen, and were still beautiful when they were excavated in 1900. Today, as the birthstone of December turquoise enjoys a high degree of popularity.

The history and romance associated with turquoise is exceeded by that attached to few other gems. Most ancient civilizations valued turquoise highly. To the American Indian the stone embodied the spirits of the sea and blue sky. They also believed that it had the power to bring abundant spoils to their warriors, many animals to the hunter, and happiness and good fortune to all who wore it.

An Oriental proverb states, "Given by a loving hand it brings with it happiness and good fortune." Wear a turquoise ring as your friendly protector.

SOURCES: Iran, Egypt, China, United States

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CARING FOR YOUR PRECIOUS GEMS AND JEWELRY

Fine jewelry is a precious possession that is designed and crafted to last a lifetime. Proper care will assure the lasting qualities of your jewelry. It is wise to have your jewelry cleaned and checked by a professional every three to six months. Regular checking and cleaning and proper care will insure you a lifetime of wear.

DAY TO DAY CARE

Jewelry should not be tossed into a heap, or placed too close together. One gem may scratch another or the metal mounting may scratch or damage gems in another piece of jewelry. Each item should have its own soft cushion or place of storage.

Dust and grime in the air can dull the appearance of jewelry. Jewel cases and drawers should always be kept closed.

Jewelry is best cleaned professionally by your jeweler every three to six months. But you can keep it looking great at home. If you wish to clean your jewelry yourself at home, use a soft brush, lukewarm water and mild soap. To maintain the gemstones' brilliance be sure to clean the back of the stones where dirt collects. Commercial jewelry cleaners work well, just be sure to follow the manufacturer's directions and do not soak your jewelry for an excessive length of time. Home ultrasonics are available for tougher stones like diamond, ruby and sapphire, but should never be used on heavily included or fragile stones like emerald, opal, and pink tourmalines.

Organic gems such as pearl, shell, coral and mother-of-pearl require special care and should not be cleaned with anything but mild soap or commercial pearl cleaner, which is a mild soapy cleaner with a non-detergent base. Turquoise, lapis, opal and emerald also require a non-detergent cleaner.

Remember never to purchase a gemstone without asking about how to care for it. There are many different stones, each with its own special care needs. When you deal with professionals, they will council you on how to mount your stones, which ones require special care and how to keep them looking their brilliant best.

INSURING YOUR JEWELRY

If you own and wear precious gems and jewelry it should be insured against loss. The cost of insuring your jewelry is minimal compared to actual replacement cost and it is worth the peace of mind that comes with good insurance coverage. You should enjoy your precious possessions, not worry about them.

Most homeowner and renters insurance policies have some type of coverage for miscellaneous jewelry losses, but seldom will cover more than \$500 or \$1000 of loss. To obtain full coverage, you will need a jewelry rider on the policy. Companies and coverages vary, so you should contact an insurance company representative and have him (her) explain the different types of coverage available. Specifically ask about how the replacement will be handled if you have a loss. (Can you get it replaced from your own jeweler? If just the stone is lost from a mounting, will it be replaced?)

Most companies require a written appraisal for items that will be covered. Some do not, but keep in mind that if you loose an item, the burden of proof will be on you and you will have to produce documentation regarding the existence of the item as well as the quality and value. A good appraisal is all the documentation you will need.

APPRAISALS

An appraisal is an informed opinion as to the description, quality and value of an item. The key word here is informed. You should shop for your appraiser with great care. There are no regulations or requirements in Kansas with regard to who may appraise jewelry (or any personal property). No minimum standards of educational background exist, so you must do your own investigating.

It is important to understand that there may be some variations in estimated value between competent appraisers, but trained professionals should not vary substantially in their opinions of quality or value.

Two notes of caution:

#1 If the jeweler from whom you purchased the item places the appraisal valuation substantially higher than the actual price paid, you should question the appraiser. An appraisal value should be based on market data comparison and reflect the most usual price at which an identical item would change hands. The best available market data is the price you paid. If the appraisal value is quite different than the paid price, another opinion might be advisable.

#2 If another expert opinion is needed, extreme care should be used when selecting an appraiser. Some unscrupulous appraiser may intentionally give an incorrect, low value on your jewelry in an attempt to place your jeweler in an unfavorable light, casting doubts on your purchase decision. (It may not be pure coincidence if he/she shows you something similar for less money, hoping that you will buy from him/her).

WHAT SHOULD YOUR APPRAISAL CONTAIN?

Most people believe that the value is the only important part of an appraisal. This is incorrect. The value is only used by the insurance company to determine the premiums. In the event that an item is lost, the insurance company relies on the description of the item to determine how best to replace it with like kind. For this reason the description is the most important part of an appraisal.

The description should be explicit and thorough. It should contain an accurate description of each item, its metal content, method of manufacture, estimated or actual weights and sizes of all stones as well as a complete description of each gemstone and its setting style. A photograph of the item is very helpful, if not mandatory (although color reproduction will not be exact).

For your own protection an appraisal should offer the following information:

- A listing of the gemstones, their identification, number, shape, dimensions, approximate or actual weights and quality descriptions.
- Definitions of the grading systems used.
- A written description of the entire item, including fineness of metals, methods of manufacture, style of mountings, types of settings and a photograph.
- Notations of all stampings and markings as well as identifying characteristics to aid in identification if the item is lost or stolen.
- A reference to the condition and type of

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workmanship as well as any special information that may have an effect on the value of the item.

- An estimate of the monetary value of each item.

SHOPPING FOR AN APPRAISER

In selecting an appraiser or second opinion, take the following precautions:

1. Ask the appraiser to show you copies of appraisals (s)he had prepared. This will show you whether (s)he furnishes the vital information you require.
2. Ask to see certificates and diplomas indicating (s)he has gemological training. Ask if (s)he has additional training in appraisal valuation theory.
3. Determine if the appraiser is familiar with merchandise similar to yours. If not, he may not have enough experience with the type of jewelry you own to prepare an accurate appraisal.
4. Determine whether the appraiser has a good reputation in your community. Ask for personal recommendation and question local business organizations, such as the Better Business Bureau when making this determination.

POINTS TO REMEMBER

In order to obtain the most accurate appraisal possible remember these points:

1. Don't try to save money on an appraisal. For a professional evaluation expect to pay a fair fee. The fee should never be based on a percentage of the value of the items,

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but should be determined based on an hourly rate or a per item price.

2. Don't rush your appraiser. Give him (her) adequate time to examine every detail of your jewelry items carefully.

3. Look for a gemologist, preferably one who has additional appraisal training.

The most reliable appraisal is an opinion based on knowledge gained through education, experience and special training, and backed up by technical equipment.

LISTING OF ALL KNOWN GEMOLOGISTS IN THE STATE OF KANSAS

Audie Bartell, Graduate Gemologist (G.I.A)
Liberal, Kansas

La Shawn Bauer, Gemologist (P.J.C)
Graduate Gemologist (G.I.A)
Kingman, Kansas

Rhonda S. Bell, Graduate Gemologist (G.I.A)
Leavenworth, Kansas

Robert M. Benham, Gemologist (P.J.C)
Great Bend, Kansas

Joan Berens, Gemologist (G.I.A)
Wakeeney, Kansas

Evelyn J. Chapman, Graduate Gemologist (G.I.A)
Certified Gemologist Appraiser (A.G.S)
Leavenworth, Kansas

John D. Chapman, Graduate Gemologist (G.I.A)
Certified Gemologist (A.G.S.)
Leavenworth, Kansas

Gary L. Clark, Graduate Gemologist (G.I.A)
Wichita, Kansas

Walter Coleman, Graduate Gemologist (G.I.A)
Fellow of the Gemmological Association
(G.A.G.B.) Valley Falls, Kansas

R. Ernie Cummings, Graduate Gemologist
(G.I.A) Lawrence, Kansas

Michael S. Danenberg, Graduate Gemologist
(G.I.A) Certified Gemologist (A.G.S)
Manhattan, Kansas

Daniel R. Donaldson, Gemologist (G.I.A)
Certified Gemologist (A.G.S)
Topeka, Kansas

Robert R. Donaldson, Gemologist (G.I.A)
Certified Gemologist (A.G.S)
Topeka, Kansas

Connie P. Dawson, Gemologist (G.I.A)
Topeka, Kansas

Mary J. (Mitzi) Desmarteau, Graduate
Gemologist (G.I.A)
Certified Gemologist (A.G.S)
Accredited Senior Appraiser (A.S.A.)
Master Gemologist Appraiser (A.S.A.)
Wichita, Kansas

Jan L. Dickey, Graduate Gemologist (G.I.A)
Independence, Kansas

Charles Elliott, Sr., Graduate Gemologist (G.I.A)
Certified Gemologist (A.G.S)
Manhattan, Kansas

Charles Elliott, Jr., Graduate Gemologist (G.I.A)
Certified Gemologist (A.G.S)
Manhattan, Kansas

Robert S. Flower, Graduate Gemologist (G.I.A)
Certified Gemologist (A.G.S)
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C. Richard Patterson, Gemologist (G.I.A)
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William A. Riley, Graduate Gemologist (G.I.A)
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Carolyn S. Sayre, Gemologist (G.I.A.)
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James E. Silvers, Gemologist (G.I.A)
Olathe, Kansas

Linda A. Stinson, Gemologist (G.I.A)
Wichita, Kansas

Richard K. Westphal, Graduate Gemologist
(G.I.A) Certified Gemologist (A.G.S)
Hutchinson, Kansas

Derreck L. Ziesch, Gemologist (P.J.C.)
Wichita, Kansas

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WHICH EMPLOY A GEMOLOGIST**

DODGE CITY:

K. Martin Jewelers
2600 Central Dodge City, Kansas 67801
316-227-8668

Kelly A. Martin, G.G., C.G.

GARDEN CITY:

Patterson Jewelry
318 North Main Garden City, Kansas 67846
316-276-3501

C. Richard Patterson, G., C.G.

Regan Jewelers
412 N. Main Street Garden City, Kansas
67846 316-275-5142

Shawn L. Regan, G.G.

GREAT BEND:

Lewis Jewelers
1208 North Main Street Great Bend,
Kansas 67530 316-792-6900

Robert M. Benham, G.

HUTCHINSON:

R. Westphal Jewelers
15 E. Second Street Hutchinson, Kansas
67501 316-660-8109

Richard K. Westphal, G.G., C.G.

JUNCTION CITY:

Flower Jewelers
701 North Washington Junction City,
Kansas 66441 913-238-6311

Robert S. Flowers, G.G., C.G.

KINGMAN:

Walker's Jewelry
214 North Main Street Kingman, Kansas
67068 316-532-2611

La Shawn Bauer, G., G.G.

LAWRENCE:

Kizer-Cummings Jewelers
833 Mass Lawrence, Kansas 66044
913-749-4333

R. Ernie Cummings, G.G.

LEAVENWORTH:

Lavery's Jewelry
404 Delaware Leavenworth, Kansas 66048
913-682-3182

Evelyn J. Chapman, G.G., C.G.A.

John D. Chapman, G.G. C.G.

Lloyds of Leavenworth
900 5th Avenue Leavenworth, Kansas
66048 913-682-7936

Rhonda S. Bell, G.G.

LIBERAL:

Collins Diamond Jewelers
2200 North Kansas Liberal, Kansas 67901
316-624-3311

Audie Bartel, G.G.

Dan Janzen, G.G.

John F. Martin, G.G., C.G., F.G.A.

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MANHATTAN:

Danenberg's Holiday Jewelers
425 Poyntz Manhattan, Kansas 66502
913-776-7821

Michael S. Danenberg, G.G., C.G.

Reed and Elliott Jewelers
402 Poyntz Avenue Manhattan, Kansas
66502 913-776-4000

Charles Elliott, Sr., G.G., C.G.

Charles K. Elliott, Jr., G.G., C.G.

MISSION:

Riley's Jewelry
6116 Johnson Drive Mission, Kansas 66202
913-432-8484

William A. Riley, G.G., C.G.A.

OLATHE:

Warren Hannon Jeweler
128 East Park Olathe, Kansas 66061 913-
764-2565

Richard W. Hannon, G.G., C.G.

Gary L. Reed, G.G., C.G.

OTTOWA:

Sutton's Jewelry
207 South Main Street Ottawa, Kansas
66067 913-242-3723

Jeffrey B. Peabody, G.G., C.G.

OVERLAND PARK:

Service Merchandise
9000 Metcalf Overland Park, Kansas 66212
913-3838-1800

Jack R. Krashin, G.G.

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PRAIRIE VILLAGE

Jewelry Art's
8221 Corinth Mall Prairie Village, Kansas
66208 913-381-8444

Rudy W. Giessenbier, G., C.G., C.G.A.
Mark S. Newman, G.G., C.G.

TOPEKA:

Donaldson's Jewelers
2001 Gage Blvd. Topeka, Kansas 66604
913-273-5080

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Tracie E. Forkner, G.G., C.G.A.

VALLEY FALLS:

Coleman Jeweler's
315 Broadway Street Valley Falls, Kansas
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WAKEENEY:

Heirloom Jewels and Gifts
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WICHITA:

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4800 E. Douglas Wichita, Kansas 67208
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ACKNOWLEDGMENTS

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Special thanks to the following individuals
for their valuable assistance in preparing
this guide:

Gary Roskin G.G., Executive Director GIA
Alumni Association, Santa Monica,
California

Mary J. (Mitzi) Desmarteau, G.G., C.G.A.,
A.S.A., M.G.A., Barrier's, Wichita

The following publications and
organizations were used for much of the
resource materials in this booklet:

Diamond Promotion Service, 825 Eighth
Ave., New York, NY

Gemological Institute of America, 1660
Stewart Street, Santa Monica, CA 90406

Jeweler's Circular-Keystone, Chilton Way,
Radnor PA 19089

Jewelers of America, 1271 Sixth Ave., New
York, NY 10020

Lazar Kaplan, Inc., 529 Fifth Ave., New
York, NY 10020

C.A.Kiger Co., PO Box 2538, Kansas City,
MO 64142

Modern Jeweler Magazine, PO Box 2939,
7950 College Blvd. Shawnee Mission, KS

National Jeweler Magazine, 515 Broadway,
New York, NY 10036

The following groups and individuals have made this booklet possible by their generous financial contributions (listed in order of amount donated):

Gemological Institute of America Alumni Association, 1660 Stewart Street, Santa Monica, California 90040

American Gem Trade Association (AGTA), 181 World Trade Center, 2050 Stemmons Expressway, Dallas, Texas 75207

Lazar Kaplan, 529 Fifth Ave., New York, NY 10020

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