

PRISM

AGTA



AMERICAN GEM TRADE JOURNAL

VOL 3 – 2014



No Longer Your Mother's Pearls

The ABC's of LAB's

Wedding Colors

MEMBER PROFILE

Charles Carmona, Guild Laboratories

Hiring Trustworthy Staff for the Holidays

MEMBER PROFILE

Frankie Caballero

JEWELS OF THE

TRADE



Sooner or later, the world's most extraordinary gems will cross paths with

RAHUL KADAKIA.

Here, Christie's Senior VP, Head of Jewelry Americas, shares priceless insight into the jewelry business and the value of an expert education.

A master eye for gems ... born or made? Coming from four generations of jewelers undoubtedly piqued my interest in this great business. But one needs to constantly train their eye by looking at gems – the more you learn, the better you will be at identifying and pricing gems, as well as being an effective salesperson and well-rounded businessman.

Something most people don't know about you. GIA is what brought me to Christie's. After studying in Santa Monica, I attended a GIA Career Fair where I had my first interview with the company.

Ok. Definitely a story there? I started work when I was 17 and five years into it, I thought I knew pretty much everything there was to know ... until I enrolled at GIA. The Institute's meticulous training and high standards exposed me to a whole new world of expertise.

Ultimate sales edge ... emotion or expertise? Jewelry is an emotional shopping experience, but expertise plays a decisive role. It's wonderful to show people a brilliant diamond, but it means more when you can follow up with a skillful explanation of the 4Cs exemplified in that particular gem.

Lean economy. Less jewelry? At the nexus of the downturn in late 2008, we sold the Wittelsbach Blue Diamond for \$24 million, a world record price back then for any gem ever sold at auction. When you have great gems and jewels, the money makes itself available.

Any advice to the up and coming? Don't lose the passion that brought you to this business, and above all, keep learning every day.

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MEMBERSHIP BENEFITS

The American Gem Trade Association is a not-for-profit Association of United States and Canadian gemstone professionals dedicated to promoting awareness and appreciation of natural colored gemstones and cultured pearls.

Founded in 1981, the AGTA has over 1,200 Members representing leading colored gemstone and cultured pearl wholesalers, retailers, manufacturers, designers, colored diamond dealers, estate dealers and industry professionals.

AGTA Members are proud to uphold the highest ethical standards, agreeing to the Association's strict Code of Ethics & full disclosure of gemstone enhancements.

Membership provides you with many exclusive benefits and services: Members are eligible to exhibit in some of the most important annual events in the gemstone and jewelry industry, including AGTA GemFair™ Tucson, AGTA GemFair™ at the JCK Las Vegas Show, and AGTA Pavilions at the JA New York Summer Show & The Smart Jewelry Show in Chicago.

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Prism

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COVER: Marg Helgenberger

Gustavo Cadile: navy, strapless, lace mermaid gown. Nina Ricci (Marg's own): black pointy-toe stilettos. Jewelry: Cynthia Bach, Cynthia Bach, Inc - Platinum drop earrings featuring blue marquise, double-faceted Aquamarines (113.23 ctw.) accented with seed Pearls and Diamonds. Michael Endlich, Pave Fine Jewelry - Platinum "Venus" ring featuring a 9.35 ct. rainbow Moonstone cabochon accented with Diamonds (.26 ctw.). Pamela Huizenga, Pamela Huizenga Jewelry - 18K yellow gold bracelet featuring natural blue Chalcedony (252.72 ctw.), accented with Diamonds (1.10 ctw.).

FROM THE CEO

DOUGLAS K. HUCKER



NO, IT'S NOT RUBY –

There has been considerable attention, especially within the consumer press and electronic media regarding, and I quote, “glass-filled ruby”, end quote.

The corundum that is used to manufacture this material is not ruby. Period. It is not ruby when it comes from the earth. And no amount of glass added to it will make it a ruby. It is not “glass-filled ruby” because it was not ruby before adding the glass. It is a manufactured product, combining corundum and glass, and it looks like a ruby. This is what we call “simulated” or “imitation” ruby.

Stones that combine corundum (ruby or sapphire) that are lead glass-filled are considered by the AGTA to be a COMPOSITE, MANUFACTURED MATERIAL, and cannot be considered “natural” rubies or sapphires. The use of the unqualified word “ruby” or “rubies” with corundum that is lead glass-filled is not appropriate and violates the AGTA Code of Ethics.

These lead glass-filled composite rubies are also being scrutinized by the Federal Trade Commission (FTC) in their finalization of their *Guides for the Jewelry Industry*. The FTC’s position, once the Guides are finally released, will most likely align with the language that the AGTA requires of its members and, if so, presenting a lead glass-filled composite ruby as a “natural” ruby would be considered by the FTC as a deceptive practice.

If members of the jewelry industry persist in referring to these materials as “glass-filled rubies” there is no question there will be widespread confusion and anger amongst consumers and could spell the end of a love affair men and women have had with ruby for countless centuries.

Lumping rubies treated by the traditional heating process together with lead glass-filled composite rubies (LGFCR) is at best confusing to the consumer and may accelerate the type of negative publicity that has been generated lately on national television. This continued practice has been exacerbated by the ongoing efforts to assign creative and confusing nomenclature to these materials that lead the ultimate consumer to believe that they are purchasing the real deal.

If you are purchasing these LGFCR from suppliers, and they are members of the AGTA, they are required to present them to you as composite materials and to point out the special care required. If they are presenting them to you as merely “heated” they are in violation of the AGTA Code of Ethics. If they are not AGTA dealers, then they either may not have sufficient knowledge to be a reliable source or are being duplicitous with you. If they make the representation that they “did not know” then you should seriously consider ending your business relationships with them as they are either being less than straightforward with you or are willing to let you accept the liability and responsibility for misrepresenting LGFCR as natural ruby.

Additionally, as this is very important, the requirements of the FTC extend beyond just the nature of the material. The current *FTC Guidelines for the Jewelry Industry* requires the seller to state when a material (natural or manufactured) requires special care or handling to avoid damage. It is well known that these LGFCR are very unstable and can be significantly damaged through exposure to common household chemicals, ultrasonic and the like. Just as you are responsible for this appropriate disclosure to your customers, your dealers are



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FROM THE CEO - CONTINUED

DOUGLAS K. HUCKER

responsible to you. They must clearly disclose that the material is LGFCR and must advise you, in writing, that it requires special care. I have attached below the wording that we include in our Gem Information Manual, available at <http://www.agta.org/gemstones/agta-gim.pdf>, page 21. It is sufficient for suppliers, when working with you, to use these codes to inform you and should include the code "SC" to indicate that the material requires special care. When working with consumers, the use of these industry codes is not sufficient and the disclosure must be made in clear and unambiguous language.

IV. Composite Materials

Examples:

CMP Rubies – Lead Glass Filled Composite

CMP Sapphires – Lead Glass Filled Composite

CMP Emeralds – Pieces Bonded with Polymer

CMMP Turquoise – Reconstructed and bonded with Polymer

The "CMP" coded stones require special care; avoid household chemicals, heat, abrasives, ultrasonic and sudden shocks.

Although there are legitimate reasons that consumers may choose to purchase these materials it is unconscionable to encourage them to believe that they are purchasing a ruby or even a "treated" ruby. Full and accurate disclosure has always been one of the pillars that underpins our Association and we encourage everyone in our industry to take a thorough look at how they are representing these materials. If you have questions regarding this or other issues, please contact our office at 800-972-1162. 🌈

Sincerely,



Douglas K. Hucker
Chief Executive Officer

B & B

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PEARLS BREAK THEIR TYPECAST...



TOP DOWN: Pink freshwater Pearl ring courtesy Yoko; Tahitian black pearl necklace courtesy Utopia



Pearl sculpture by AGTA Member A & Z Pearls

NO LONGER “YOUR GRANDMOTHER’S PEARLS”

Recently, pearls have broken out of their typecast role as the exclusive accessory of choice for luncheon ladies and polo match attendees, capturing entirely new audiences. Not only have designers showcased a renaissance in creativity in designing jewelry around these precious gems of the sea, but also the stage on which even the most traditional strand and button earring are seen has become far more diverse.

Venerable auction houses such as Sotheby’s and Bonhams have reported an explosion in the prices that natural pearl jewelry garners at auction, far exceeding estimates, sometimes by up to 10 times! This recent popularity can be attributed both to the extreme rarity of natural pearls, but also to certain style icons’ fervor for pearl jewelry. Kate Middleton, Sarah Jessica Parker, and Angelina Jolie have been shining a new light on pearls, causing others in the well-heeled set to follow suit.

Industry standards gauge a pearl’s value by five factors: Luster, surface perfection, shape, color and size. Yet the one-of-a-kind creations emerging from many designers’ imaginations have, at least in the eyes of consumers, challenged these standards. “Fancy” shaped pearls that in the past may have been per-

ceived as inferior to a perfectly round pearl are now becoming the centerpiece for breathtaking creations. Many designers, notably Paula Crevoshay and A & Z Pearls, allow the pearls to dictate what the piece will become, whether that’s the wings of a butterfly, the body of a frog, the feathers of a Native American headdress or even a lion’s mane.

Avi Raz of A&Z Pearls, holds luster, above all else, as the most important factor in any type of pearl. “The luster is what reflects the beauty of the pearl,” explains Raz, who insists on only carrying the highest quality pearls in every category, be it freshwater, Akoya or Tahitian. “It always pays to get the best quality luster in a pearl. I advise clients that if they can’t afford a large pearl with top quality luster, they should get a smaller size but not compromise on the quality of the luster.”

Other designers are combining pearls with interesting, non-traditional materials. Jordan Alexander jewelry for example, pairs delicate and feminine pearl slices with precious metals and leather, in the form of bold cuffs and tassel necklaces.

Well-recognized, traditional pearl houses such as Mikimoto are also leaving their comfort zones and re-imagining the ways in which they present



“perfect” pearls, introducing designs that are decidedly cutting edge. Other well known brands that feature Akoya, South Sea, Tahitian and Keshi pearls like Autore, Yoko London and Jewelmer, are also playing around with traditional pearls in fun, unique ways, combining colorful gemstones and natural color diamonds for vibrant and bold finished looks. In the cases where the unique shape of the pearl dictates the design, all of these creations are one-of-a-kind, simply adding to their specialness.

Pearls have even made appearances as both the detail and centerpiece for another ubiquitous trend of “body armor” jewelry, which simply refers to jewelry worn on the body in new and unique ways. Greek designer Nikos Koulis’s on-trend spiky ear

jackets feature a pearl center stud, while Melanie Georgacopoulos pearl “installations” are so intricately crafted that they emulate a delicate pearl fabric. And while redefining pearls is definitely a growing trend, classic pearl combinations will never go out of style, they are just expanding their fan base. Recent posts on Lady Gaga’s

Facebook Fan Page have showcased traditional multi-strand pearl necklaces, demonstrating that even the most subversive trendsetter is embracing this traditional look. Perhaps due in part to this, it is no longer uncommon for trendy young women to showcase classic pearl looks in urban hot spots, a sure sign that these looks are getting a make-over.

Michelle Orman, Last Word Communications.



TOP DOWN: Earrings courtesy of Florence; Brooch by AGTA Member Paula Crevoshay; Golden Pearl ring by AGTA Member Victor Veylan.

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THERE IS MUCH TO CAUSE CONCERN IN today's marketplace: synthetic diamonds grown in a whole new way, under-karating or dangerous elements in our gold, and treatments in colored stones that are undetectable with traditional desk-top gemological instruments. One option, but a costly one, is to send everything to a lab. Certainly lab reports are the norm for stones in the upper price ranges. And lab reports are strongly recommended for stones like ruby, where a lab report based on advanced testing and an experienced eye can support significant differences in value. But there are many stones that pass through labs unnecessarily, when a little knowledge and practice can narrow down those that truly merit the added scrutiny. Here are a few ideas to consider when navigating the field of gemological laboratories.

Forget the old rules: "Too good to be true" and "So ugly it must be natural" – they don't always apply. The rule that applies most often is that you generally get what you pay for. Manufacturers are not necessarily gemologists – check what you buy in mounted colored gemstone jewelry; your reputation depends on it. While you may trust the reputation of your supplier, do you trust the reputations of all of their suppliers? Consider spot checking one sample rather than testing every item. This will help spread the cost over more than one item, especially if you choose carefully which items to test.

WHEN USING A LABORATORY MAKES SENSE

- When the gemstone's identity is unknown.
- When you suspect something is other than what it seems.
- When you cannot tell if it is treated.

Common sense applies here as in any business situation. Inexpensive stones may not appear to merit the cost or time, but consider obtaining a verbal identification, which is less expensive. It is incumbent upon you to protect yourself, your clients, and your reputation by engaging in a regular system of protocol testing. In fact, the AGTA strongly suggests all members develop and practice a system of screening for new or unusual materials and treatments and periodically check their stock.

Lab reports should always be considered for the following stones, depending on their value:

- *Ruby* – to identify how it is treated, the extent of treatment and possibly origin.

- *Untreated sapphire* – experience and a microscope will work in some cases, but not all.
- *Jade* – to detect dyes and polymer impregnation.
- *Yellow to orange sapphire* – to screen for beryllium diffusion, unless it is presumed.
- *Paraiba and cuprian tourmaline* – a surprising number of those presumed to contain copper do not, even though they may look like they do. Some will contain copper without appearing in the expected colors.
- *Black, opaque gems that are beyond the limits of the refractometer.* – These are

popular in contemporary designs and can vary widely from black spinel to synthetic moissanite to a variety of synthetic, natural and treated diamonds.

Depending on your market, establish a price range over which stones automatically receive a written lab report. Independent verification can be a strong sales tool, increasing confidence, even for stones that are not commonly treated.

With a minimal investment in testing equipment, some stones should never need to go to an advanced laboratory:

- *Light blue aqua, topaz, synthetic spinel, glass* – with refractometer and Chelsea filter combined, these are readily identified.
- *Synthetic color-change*

sapphire or imitation alexandrite – Aunts and grannies bought tons of these in the 1960's.

- *Peridot* – Peridots naturally resist treatment. Only confirm that it is peridot – an accurate RI should suffice.
- *Spinel vs. Garnet* – With spinel prices rocketing, it makes sense to know how to separate them from other gems. UV, Chelsea filter, magnets, or spectra – this is an easy one to learn.
- *Lead glass-filled ruby* – The value is often less than the cost of testing. Look for large air bubbles, blue flash from inclusions, surface-reaching glass fillings. Size should alert you. Any ruby over two carats should be accompanied with a lab report stating the type and possibly the extent of treatment so the durability is known. If not familiar with this material, acquire a sample and learn to identify them; send to a lab for a verbal confirmation when not sure.

These stones are all affordable and commonly encountered. If you buy scrap gold or have older stones on hand, keep those you find, accurately identify and label them, use them for comparisons. Having known comparisons will increase your confidence when testing items not frequently encountered. If it walks like





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a duck, talks like a duck... but if it quacks like a duck and looks like a hamster, red flags should be raised.

A lab cannot always tell you what you want to know – or what you want to hear. Some stones give up their secrets, others refuse. While this article is not going to address the issue of origin determination, this is one good example of an area that is not always black and white. The fact is, that most origin determinations are accurate and agreed on among various labs, but the exceptions are well-discussed and the “science” is continually improving. Additionally, the heat treatment of some stones can be difficult to prove conclusively. Many stones, such as aquamarine, are naturally exposed to heat within the earth. Some treatments imitate nature, such as radiation. Many green and blue tourmalines are routinely heated without leaving a diagnostic signature, so treatment is presumed. Even something as simple as the iron staining of chalcedonies can be ambiguous as to when and where the change occurred. Most reputable labs will presume a treatment when it cannot be proven to be natural. Others may give a stone the benefit of the doubt. You should know how your lab calls it.

A lab report should be easily interpreted. If unclear about any wording, ask the lab for clarification.

Some reports can tell you much in what they do not state. While there are “labs” that are merely fronts for promoting sales, there are many newer but reputable labs meeting the demand for better information about the latest treatments. Confirm the reputation of any lab you are not familiar with. One way to do this is to confirm the gemologists’ credentials and the lab’s equipment. Make sure they are experienced and equipped to support the conclusions stated on the report.

New types of synthetics, other than diamond, are not being developed at the rate they once were and are not commonly encountered. Those that are easily and affordably grown are well-known, such as ruby, sapphire, emerald, spinel, and amethyst. Synthetic white and yellow sapphire, although common and well-known, can be difficult to identify when there are no tell-tale inclusions. Newer synthetics can be convincing but are often too costly to grow to allow for profitable fraud. Further, many synthetics or even natural stones will imitate materials other than what they are. For example, an apatite or a newer color of synthetic beryl can imitate Paraiba tourmaline, but are easily identified as what they are with basic testing. Careful testing with the refractometer will alert

you to many of these imitations and look-alikes.

What has proliferated in recent years are treatments. While natural, untreated stones have gained in popularity and recognition, at the other end of the quality spectrum, treatments are making previously unusable grades of gems attractive and usable for jewelry.

The term “gem grade” or “jewelry grade” has altered with designers featuring emeralds, rubies, sapphires and diamonds with obvious – but interesting – inclusions, often with their natural form preserved. Many of these are natural, but when it is possible, be aware that fillings, dyes, coatings, and clarity-enhancing resins can be applied. Never assume that if it looks natural it must be.

There are a few treatments that tend to fly under the radar of even experienced gemologists. Once only considered a treatment for emerald, oiling has become part of the finishing process for many gems, especially if the occasional fissure can be minimized or masked. Many clients are surprised to find that their unheated alexandrite, ruby or sapphire contains oil. Any gemstone with fine, surface-reaching fissures can be treated this way. Once cleaned, such stones can appear of lower clarity. Another treatment to be aware of are coatings.

While mystic topaz is easy to recognize, a similar

process can make colorless quartz look like amethyst, minimize the color on a yellowish diamond, improve the color of a tanzanite, or turn any light colored gemstone to a different color. They can even create the illusion of optical effects or more than one color. Learn to recognize the metallic reflection or look for areas where the coating has chipped or scratched off. These coatings are almost always applied to just the pavilion, as a result they are more difficult to check on mounted gems.

Make a practice of reviewing the Gemstone Enhancement Manual (GEM) on the AGTA website or AGTA Source Directory. This is a handy reference for many potential treatments and can serve as a quick reference of what you might look for. This is periodically updated.

Besides providing a sales tool, lab testing can help you to learn. You may only need to send in one lead glass-filled ruby in order to know what to look for next time, and making sure your “Paraiba tourmaline” contains copper can save your reputation. But knowing what tests are still reliable to perform in-house can save time and money while boosting confidence in your business. 🌈 By Cara Williams, FGA





While these rubies may look very similar, the values are markedly different due to different treatments. One ruby is worth \$25,000 and the other \$25.



Black CZ, black Moissanite, black spinel and black diamond, all very difficult to tell apart without specialized equipment, all beyond the limits of the refractometer.



Morganite or amethyst (below) could potentially be naturally colorless beryl (goshenite) or quartz with their color coming from CVD coating on the pavilion. Such treatments are easily overlooked on mounted gems. Check the pavilion in reflected light, looking for a metallic reflection off pavilion facets.

Emeralds are expected to have clarity-enhancing resins, but any gemstone with surface-reaching fissures can be treated in the same manner. Under good illumination, check for any fissures that might contain oil, especially in tourmalines and alexandrites.



A rare earth magnet can be helpful in quickly separating gemstones.



It is wise to presume beryllium diffusion in yellow to orange sapphires today unless stone has been properly tested.



Consider spot-testing less expensive items, but screen for those that best merit it. Amethyst that is perfectly clean with no color zoning might merit checking. More synthetic amethyst is sold in jewelry than as loose gems.

With overlapping color and similar optical properties, learn to separate spinel from garnet with simple tests such as magnets, Chelsea filter, or UV light. Refractometer will separate in most cases, with natural spinel only going up to an RI of 1.72.



This is not a sight ID. A surprising percentage of stones sent to labs are either not tourmaline or do not contain any significant copper.



Jade is one item that always requires advanced instruments – both FTIR to detect polymers (B-Jade) and also spectrometers to detect dye.



Microscopic observation can tell you if a stone is heated only some of the time. Today the difference in value is usually worth the price of a report. Semi-dormant for many years, surface-diffused blue sapphires have recently appeared in the market more frequently.



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From where and how they wed to what they wear, couples tying the knot are creating their own rules of engagement that reflect their unique and colorful personalities.

"There are no rules when it comes to weddings these days," hails Carley Roney, co-founder of *The Knot*, leading online wedding planner. "The ideal wedding looks however the couple envisions it. The perfect wedding for me is when you can see the couple's personalities infused in all the wedding elements."

Never before has there been such diversity in the bridal category with unique designs and a spectrum of colorful gemstones incorporated to personalize the most important elements of this life event—the jewelry. From engagement rings and bands to wedding day jewels and gifts for the bridal party, opportunities abound to add more color to the conversation.

Color offers greater variety in



product and price, higher profit margins, custom opportunities, and a way to distinguish your bridal business from the competition. "Jewelers should promote color in the bridal market across the board," touts Chicago designer Susan Wheeler Geraghty. "Everyone wants something personal, and color makes the strongest distinction in jewelry. Couples are open to finding pieces they believe express who they are. Colored diamonds and gemstones are not just on trend in bridal, they're becoming a tradition!"

Undoubtedly, using a colored gemstone gives the design a one-of-a-kind feeling, as no two gemstones are alike and color options are endless, cites Jodi Goldsmith, director of PR & Marketing for Gumuchian, New York. She notes that incorporating color involves the couple in the design process, which fosters a greater connection to the piece and jeweler.

Marrying Millennials

The Millennial generation is always looking for ways to differentiate themselves. Breaking from the tradition of diamond

TOP DOWN: Cynthia Renee, Yellow Emerald Company, Dawes Design, Omi Prive, and Cynthia Renee.

All photos courtesy of AGTA Members



Gumuchian



Omi Prive



Le Vian



Le Vian



Dawes Design



Tara & Son



Gumuchian



Le Vian



Le Vian



Le Vian



Dawes Design



Loretta Castoro

centers in their engagement rings is one way to show their individual sense of style and personality, says Los Angeles designer Erica Courtney. “Gemstones provide a better story, whether it’s the color or lore attached to a specific gem.”

Color is a good choice for the customer that is more alternative in tastes; has a lower budget but wants a larger gem; or seeks significance in a color, birthstone, or geographic origin, profiles lapidary artist John Dyer, Edina, Minnesota. “Colored gemstone engagement rings are ideally suited to independent jewelers and those who are able to customize the customer experience.”

In fact, Millennials have an appetite for collaboration, a consequence of growing up with the Internet, preferring collaborative processes in an environment of constant contact. A very diverse group, Millennials are not really brand conscious, but they do care how their products come to be and more of them are seeking out gems with a clear path to market, cites Earl Allen, fair trade gem director for Columbia Gem House, Vancouver, Washington.

“Our best bridal customers are selling to Millennials in large numbers and they come to us because they’re searching for transparent supply chain materials,” says Allen. “The fact that we’re ‘mine to market’ carries a lot of weight with these customers and their consumers. Millennials are socially savvy and not easily swayed by flashy marketing. They actually know what’s going on in the world and seek to align their values with those they buy from, work with and invest in. This generation grew up with fair trade and transparency and they like that it’s a choice they can make. For jewelers who want to romance their bridal jewelry, what better story to tell than the fact that you know where this stone has been from the time it left the ground until the time you sell it.”

Rings & Bands

Featured as a center gemstone or splashed as accents in an engagement ring or wedding band, color is proving to be a significant direction in bridal. Top choices in colored diamonds include yellow and pink, as well as champagne, brown, gray and even black. In gemstones, the precious trio remains a favorite, notably sapphire for its durability and color range, with blue and pink top choices.

But many other gems are wooing brides including spinel, tourmaline and tanzanite, with morganite especially trendy. “We’ve noticed a huge surge in morganite sales,” cites Noelle Abi-Habib, of the Los Angeles-based Kaiser Gems. “Clients who worked exclusively as diamond jewelry manufacturers are looking to color to differentiate themselves from other bridal collections, and morganite has been the route many are taking. All gemstones in the peachy/nude tones have been in high demand. Fashion and color trends are fueling morganite’s appeal, most notably the popularity of rose gold, which pairs so well with the gem.”

Men also are opting for color in their wedding band designs, particularly black and cognac diamonds. Trends trackers also cite a trend for men’s diamond engagement rings catching on.



What's most important is to guide couples in selecting a gem that is durable, advocates Cynthia Renee, Chapel Hill, North Carolina. "A matrimonial ring has to be strong enough to withstand the rigors of marriage!" This is why sapphire remains a top seller, nearly as hard as diamond.

In promoting color in bridal, jewelers should carry some of their bestselling ring designs in colored stones, advises Maren Rosen, vice president of Bridal and Jewelry, Stuller, Lafayette, Louisiana. "Choose styles that would work with a variety of gems, so the bride can choose the color she wants. Halos and three-stone engagement rings are great options, as well as eternity bands. For a bolder look, set a large gem in the center of a solitaire or vintage style ring."

Accessories & Gifts

Although the wedding rings are paramount to the occasion, jewelry is an important aspect in many facets of the event, which according to *The Knot* lasts three or more days for nearly half of couples, from rehearsal dinner through the morning-after brunch. That's a lot of parties to accessorize. The average spend on jewelry, above the cost of wedding rings, is about \$500, says *The Knot*, with the potential for much more, including special gifts for the bridal party.

According to *The Knot*, eight out of ten brides buy jewelry to wear on the wedding with earrings (67%), necklaces (40%), and bracelets (37%) top choices; one out of three buy hair jewelry and one in ten, a tiara. Nearly 60% wear fine jewelry. And one out of three grooms wear jewelry, notably cufflinks.

"What has become so inspiring and exciting with wedding day jewels is the true personalization and thinking outside of the box beyond the traditional white diamond solitaire and studs," shares San Francisco designer Pratima Sethi for Sethi Couture. "Color is such a personal thing that it allows for more creativity and endless possibilities."

Timelessly on trend for the bride are classic styles that are reinvented. "We've seen an increase in desire for simple, elegant platinum stud or lever back ear-

rings featuring sapphire, ruby or emerald," says Niveet Nagpal, vice president, Omi Gems, Los Angeles. "Our studs are designed with French pavé-set diamond halos, which provide the ideal setting to highlight the color centers. We're also seeing brides wear jewelry that complements the color theme of their wedding."

Brides can really show off their personality with a bold splash of color in gemmy drop or chandelier style jewels. "We often meet brides who want to wear a pop of color next to their white wedding gown," says Courtney. "Wearing an earring with a bold, bright gemstone makes a statement and can enhance the bride's eyes or make her skin glow. Sometimes brides put their own twist to the common wedding tradition by choosing a blue gem piece as their 'something blue' or picking an uncommon white gem like crystal opals."

Moreover, pearls remain the quintessential wedding accessory. "Rich with symbolism and tradition, they embody all that weddings represent," hails Kathy Grenier, marketing director, Imperial Pearl, Providence, Rhode Island. "The pureness of love with the promise of new beginnings, enhancing a bride's radiance on her wedding day." She says there are collections brides gravitate to such as pearls with bling, like Imperial's Brilliance Collection of freshwater pearls with brilliant-cut sterling silver beads that resemble white and black diamonds. "With so many dresses off the shoulder, larger earrings with volume and length are popular, as well as statement necklaces with gems and pearls."

The Knot also cites six in ten brides give gifts to their bridesmaids with the most popular being earrings (62%), necklace (58%), and bracelet (34%). Favorite gifts include birthstone jewelry like studs

or solitaires or gems that match the color of the bridesmaid dress. Freshwater pearl jewelry also makes an ideal keepsake, and comes in a range of natural and dyed colors. "Brides want to gift their bridesmaids something dainty and classic," says Courtney, "something they can wear after the wedding and softer toned jewels are easy to wear everyday." 🌈

By Deborah Yorick, *Jewelry Style Expert*



Erica Courtney

"Brides want to gift their bridesmaids something dainty and classic, something they can wear after the wedding and softer-toned jewels are easy to wear everyday."

Erica Courtney

Caroline



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MEMBER PROFILE

CHARLES CARMONA, GUILD LABORATORIES



Charles Carmona, GG, ASA, is a Charter Member of the American Gem Trade Association and Founder and President of Guild Laboratories in Los Angeles, California. Charles says that he began his love affair with gemstones at an early age. “I was always a rock hound when I was young and really became interested in gem-

stones during my high school days,” said Carmona. As a young man he had an opportunity to travel to both Brazil and Colombia during a stint in the oil business. His time there bolstered his fascination with gemstones and upon his return to the United States in 1978, he enrolled in the resident program of the Gemological Institute of America, where he was honored with the designation as GIA’s “ideal graduate” in their global marketing campaign.

The next couple of years found Charles travelling back to South America, importing gemstones into the United States at a time when the colored gemstone business in the U.S. jewelry industry was still in its infancy. “Each time I returned to the States, and people in the Los Angeles area got to know me better, I got more and more requests to do appraisals,” said Carmona. “Not only was there an established community of gem dealers in Los Angeles, but because of the growing interest in gemstones I saw more and more South American dealers setting up offices”. In 1980, he decided to focus more on his burgeoning appraisal business and he opened Guild Laboratories.

One of the more important opportunities for his career as an appraiser came in 1981, when Charles became a Charter Member of a new association for gemstone and cultured pearl dealers, the AGTA, which had come into being in February of that year in Tucson. “The AGTA decided to have its own show at the Double Tree Hotel the very next year”, says Carmona, “and I decided that I wanted to exhibit at the show. Being a member and showing at the AGTA GemFair™ Tucson elevated my business to new heights. There were no other appraisers in the AGTA or at Tucson and it allowed me to distinguish myself from other members of the appraisal community”.

In addition to all of the contacts that Charles met

at the Tucson show, he started appearing on the radar of local Los Angeles attorneys and bank trust officers, who regularly needed the type of expertise that he could provide. “For the next few years my business expanded from appraisals into a much more comprehensive gemological services business,” explained Carmona. “I found myself doing a broad range of consulting, training for various industry companies, and often being called into the legal arena as an expert witness.” He has also been a consultant and expert appraiser on a host of television shows and documentaries. In 1998, he published his book, *The Complete Handbook for Gemstones Weight Estimation*. The book, with 484 pages of formulas and charts, has become an industry staple for professionals who need to estimate the weight of mounted gemstones.

In recent years, Charles has devote more of his time to giving back to the industry and has been involved in international projects for beneficitation in developing countries. “I cut my teeth in development work as a gemological consultant to the World Bank in 2006,” stated Carmona, “working alongside Tom Cushman in Madagascar.” Together with the Minister of Energy and Mines, they successfully established the Institut de Gemmologie de Madagascar in the capital city of Antananarivo. Currently, Charles is working on another contract with the World Bank to help develop a similar gemological school in Arusha, Tanzania. “My day job is still Guild Laboratories,” says Carmona, “but for the last few years Tanzania has been my night job.” He said they hope to open the school by the end of the year.



Shopping for mineral specimens in Brazil.

In addition to his Graduate Gemological title from the GIA other specialized programs Charles

has completed include: American Society of Appraisers Principles of Valuation Program at Lindenwood College, St. Charles, Missouri for Personal Property Valuation, Methodology, Research and Analysis; Report Writing; Appraisal Practice and Standards. International Society of Appraisers Certified Appraiser of Personal Property (CAPP) Program (Indiana University School of Continuing Studies), covering Appraisal Ethics & Business Practices; Appraisal Methodology, Markets & Formats; Appraiser & Law, IRS Report Writing; Advanced Appraisal Theory & Insurance.

You can find Charles each year at the GemFair Tucson in booth 925, or you can reach him online at cicarmona@aol.com. 🌈 By Douglas K. Hucker



Inside an emerald mine in Colombia.



Alluvial mining in Madagascar.



Alluvial mining in Madagascar.

Two shows, two venues Double business opportunities



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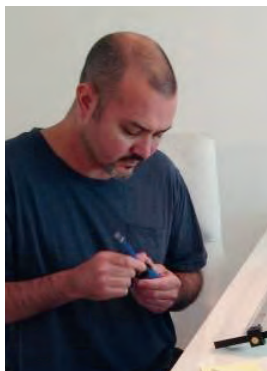
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Cheryl Kremkow
Voted Editor's Choice,
2014 Spectrum Awards

MEMBER PROFILE

FRANKIE CABALLERO



1. Are you an early bird or night owl? Night owl. All of my sketches are dated with the time. Normally, they are done between 7:00 PM and Midnight.

2. Describe your best environment for inspiration. –Anywhere I haven't been before looking at anything that sparks my interest and/or curiosity. Surrounded

by nature in a moderate breeze, taking pictures of flowers. They have the best combinations of color and design but the best ideas come at the weirdest moments and some in my dreams.

3. What's your favorite piece of jewelry you've made? That's harder to answer. That's like 'which is your favorite child?' to a jewelry designer. But one really stands out in my mind. A cushion cut Rubellite ring that was praised and celebrated immediately by every person that laid eyes on it. As a matter of fact, it was the reason that made me join the AGTA and enter the AGTA Spectrum Awards.

4. Where'd you buy your 1st piece of jewelry? What was it? Do you still have it? At a jewelry store that I worked at as a salesman. It was a handmade two-tone 18K necklace that I fell in love with the moment that I laid eyes on it. I wish I still owned it! I see it in younger pictures of myself, I miss it, but it doesn't make me sad that I don't own it. I just hope it didn't get melted down. That would be a shame. It was special.

5. Do you have any jewelry on now? No. I've never made anything for myself, I feel like that would be no fun. I enjoy bringing joy to other people by making jewelry.

6. What did you want to do when you were a child? When I was very young, I wanted to be a pilot. I was fascinated by the mechanical side of the plane.

7. What led you to become a jewelry designer? Mostly, encouragement from my wife but also Members of the AGTA. And one very deserving early on

believer of my ability, Bob Ahrens, my design instructor at GIA in 1996. I can recall he encouraged me to start carving wax. Bob changed my life! He was the first person to encourage me to join design competitions.

8. What is your favorite AGTA memory? Getting an honorable mention on my first try at the Spectrum Awards! What a rush! I entered three rings. I can remember my wife screaming with joy and immediately after both of us crying and hugging. We didn't even know which ring got the accolade. At the end, it was the least expected ring to be praised, "in my mind". However, it was meant to be. I walked

into a friend's office looking for some insignificant replacement stone for a repair. He graciously brought out the tray of "nevernever land." All of a sudden I was looking at something I had never seen before in the "citrine tray", I said "can I play around with this?" And it won!

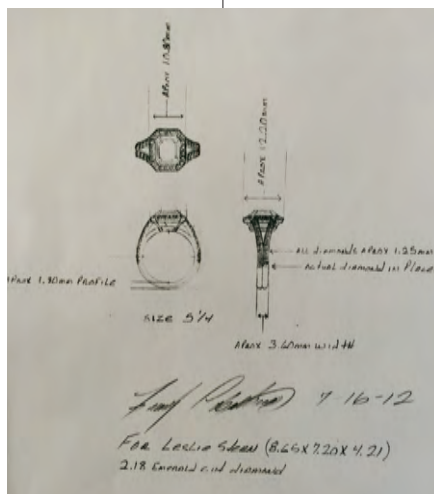
9. What is your favorite gemstone? The one I immediately fall in love with when I see it.

10. What inspires your work? Almost anything that captivates my interest and mesmerizes me. The color and or shape of a stone (no matter its monetary value, P.S. you can see from my AGTA entries! Haha!) Architecture, flowers, the feminine figure, patterns, ferns, sunsets but mostly, a deep desire to create something that makes some else happy!

11. What do you listen to when you're working? Anything without words. The phone ringing, the doorbell ringing, the tumbler, the ultra-sonic, the steamer, the hand piece, the customer that just walked in, text message notifications, email notifications, the time letting me know I have to turn up the oven, and everything else in my head. On Saturdays and Sundays (my favorite days to work), I can

actually listen to Strauss, Schakolusk, Vivaldi, anything that classical south Florida radio station plays. I only wish I had discovered this earlier on. It also inspires me and helps me concentrate.

12. What is the best business advice you have ever gotten? "Organization is the key to success." Which, I get but I don't know how to achieve that.



I don't have that skill set. Even untalented non-charismatic people can be successful if they keep a tight ship.

13. What is the best life advice you have ever gotten? Good things come to those who waited while they worked like heck at it! – *Mitchell Swerdlow*

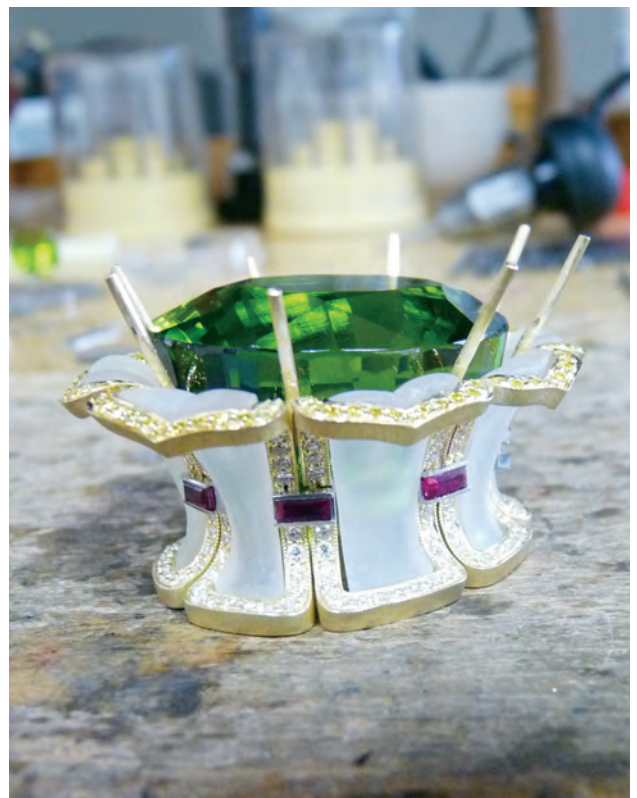
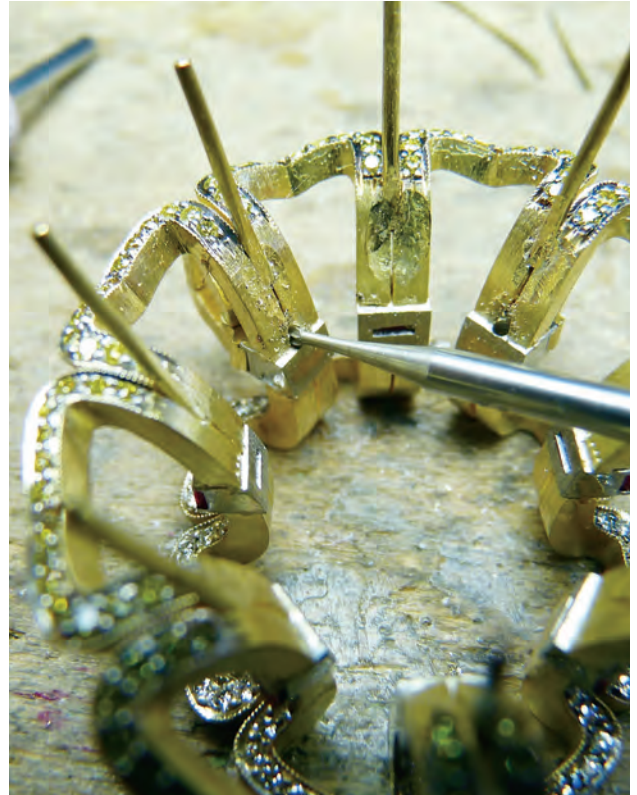
14. What is your favorite food? Peruvian fusion, especially seafood! Anyone that knows me knows that. I think my mom was disappointed at first, but she has come around to accept the fact that it's better

than Cuban food. I have turned many people onto it, and I am damn proud of that! It's a flavor explosion! Bon appetit!

15. If you could have dinner with 3 people, living or dead, who would they be? Leonardo Da Vinci, Steve Jobs, Bob Ahrens. I'm almost positive they never had Peruvian food, which makes it immemorial in their minds. 🌈 *By Megan Whitmire*

BUILDING A PENDANT FROM BEGINNING STAGES

Photos courtesy of Frankie Caballero





HIRING TRUSTWORTHY STAFF FOR THE HOLIDAYS

RETAIL JEWELERS ANTICIPATE THE HOLIDAY SEASON LIKE kids excited to unwrap a present, but you're not the only ones hoping it's a bountiful season. Criminals are working hard this time of year, too, and it's important that you don't let down your guard in the hustle and bustle.


You may need to hire temporary staff to help with the increased traffic through your store, but how do you make sure that adding temporary staff doesn't result in stolen merchandise or lost profits?

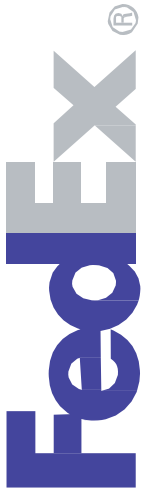
Jewelers Mutual Insurance Company offers tips to help jewelers avoid these problems at their stores. First, ask yourself, how easy would it be for your employees to:

- Under-ring tickets and keep the difference?
- Transfer false merchandise returns or layaway plans onto gift cards?
- Hack computers to divert funds?
- Capture funds from payment of fake invoices?
- Sneak merchandise when no one is looking?

Before hiring your seasonal staff, follow these tips to help avoid employee theft and protect your holiday sales:

- *Applications Accepted.* Require all candidates to complete a job application. Require applicants to sign the application, which gives you permission to conduct background checks.
- *Check References.* Invest time to check references before extending an offer. Your application should explain that you may conduct a background check and Internet check (including social media) to verify the information they provide on the application. You also may want to consider requiring a drug screen for all new employees.
- *Observe Employees.* After training your holiday help, don't forget to monitor new employees who handle merchandise, engage in financial transactions, or have access to computer systems or financial records. Let them know that you are watching by noticeably checking their work.
- *Daily Check.* Check and affirm that your daily receipts are correct. Price merchandise by stamp or machine rather than by hand and allow only authorized employees to price merchandise.
- *Double Up.* For returns and refunds, have at least one regular (non-seasonal) employee corroborate the legitimacy of the transaction.
- *Hire a Temporary Agency.* If hiring doesn't fit into your busy schedule, consider using an agency that will recruit holiday help for you. They can conduct background checks, administer appropriate skills testing, and handle compensation.

Nothing puts a damper on a successful holiday season like falling victim to crime. Arm yourself with these and other time-tested strategies from Jewelers Mutual to protect yourself, your staff and your jewelry business. For more information about how to keep your business safe this holiday season, visit JewelersMutual.com. 



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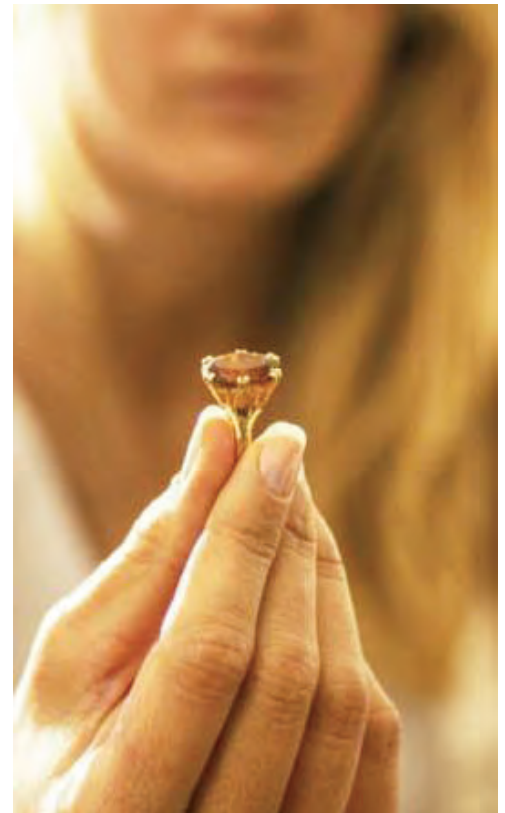
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Since 1984, the AGTA Spectrum Awards™ has promoted natural colored gemstones and cultured pearls in creative fine jewelry design. This respected and prestigious design competition honors and recognizes designers whose work utilizes the best in color. The AGTA Cutting Edge Awards™ are a lapidary showcase of individual creativity featuring new and seasoned talent with an exciting mix of innovation and tradition. The AGTA Spectrum Awards™ sets the benchmark for jewelry designers and has launched trends, increased visibility and inspired great innovation in use of color and materials.

Entries are due Friday, September 19, 2014 to:
 AGTA • 3030 LBJ Frwy., Ste. 840 • Dallas, TX 75234
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New York Drop-Off entries are due Tuesday, October 7, 2014. Location to be determined.
 All paperwork and payments are due to the AGTA office on September 19, 2014.

Entry fee: 1st: \$220.00 – Additional Entries: \$175.00
 Visit AGTA.org/Awards for further details and to download an entry form.





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very IMPORTANT

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