

Insurance - Avoiding Confusion

In our last issue we outlined different types of insurance available for jewellery and the extent of cover provided. This article discusses the steps to take if you are unfortunate enough to need to make a claim.

In the event of a loss:

The loss of jewellery items is traumatic and claimants are frequently highly suspicious or mistrustful of the attitude of insurers to their claim. In my experience this fear is often misplaced - the claim department's top priority is to deal with its clients in a friendly, helpful way. In a competitive industry they know they will be judged on the way they handle a claim.

A loss should be notified immediately to:

- * **The police** - who will provide a crime report required by the insurer; and
- * **The insurance company** - to begin the claim process.

We would also suggest that you make contact with us. We will often be able to assist with general advice, updated values, or evidence of your ownership of the item(s).

In many cases we can also provide photographs that may assist the police and help in processing the claim.

Members of the "Abrecht Jewellery Family" can readily be provided with a list of their

jewellery items via our "Member Ownership Register" that includes very specific details of items we have provided, and records of any jewellery items we have worked on (as evidence of ownership). This can be a very valuable aid.

Frequently, the insurance company will send a loss-adjuster to the victim's home to compile a report of damage and items lost. We often encounter clients who either overlook the loss of one or more items, or guess at (and usually understate) the values of items lost. This can readily be avoided by the provision of a professionally produced list from your jeweller.

Insurance companies very rarely settle claims for a cash payment (presumably to discourage fraud) and insist on replacement of the jewellery. Many items simply cannot be replaced with an identical product, so insurance companies are flexible enough to allow replacement by goods of the insured's choice, to the value of the claim.

A recent tendency has been for the company to direct the client to the insurer's nominated jeweller. Our advice is that this 'requirement' is interference with the free choice of the client. The claims officer will generally back down when the client insists they wish to use Abrecht Jewellers for their replacement. We are certainly prepared to negotiate with the insurers in these circumstances.

Perfect Pink

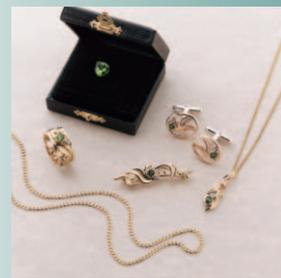
We were recently commissioned to produce a pink diamond pendant to celebrate a client's 'significant' birthday. The design required us to source four perfectly matched Argyle pink diamonds and it soon became apparent how difficult it is to locate stones which are of identical size, colour and cut.

The result, however, was stunning.



The Abrecht Jewellers Creed:

"The Principles of Integrity and Honesty set down by our forebears have laid the perfect foundation on which we can continue to build and further practise the ideals of "Quality without Compromise".



Prizes for 'Fashions on the Field' at the 2003 Hamilton Cup



See our new releases from the Workshop



Meet Our Staff: Sarah McCaughey



New setting - exclusive to Abrecht Jewellers



Prize Peridot

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From The Workshop

New Releases



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1. 18ct WG Princess Cut Diamond and Pink Sapphire Ring	\$7,230	6. 18ct WG/YG 'Cross Over' Diamond Ring	\$740
2. 18ct WG/YG Argyle Pink and White Diamond Ring	\$11,220	7. 18ct WG Mandarin Garnet and Diamond Earrings	\$2,400
3. 18ct WG/YG Ceylon Sapphire and Diamond Ring	\$5,250	8. 18ct WG Diamond Drop Earrings	\$975
4. 18ct WG/YG Solitaire Diamond Ring (2.14ct)	\$31,750	9. 18ct YG Diamond Set Bracelet	\$3,250
5. 18ct WG Princess & Brilliant Cut Diamond Ring	\$4,675	18ct WG Diamond Set Bracelet	\$1,920

Winner of Jewellery Design Competition

We are delighted to announce that our jewellery design competition has been won by Mrs Debra Doyle of Wangaratta for her sketch of a princess cut diamond anniversary ring. The competition, open to all 'Abrecht Jewellers Family Card' members, was a great success, attracting many and varied entries.

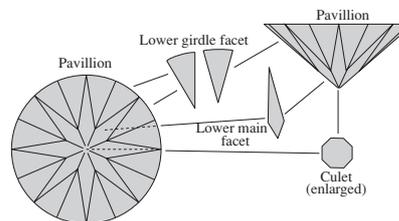
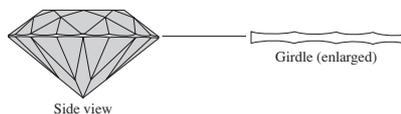
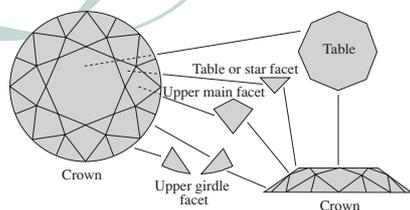
The winner's prize is to have her design manufactured for her by our master jeweller - Greg John - with the option of actually participating in the making process.

Our next newsletter will show Debra's original sketch, Greg's 'refined' scale drawing, and the finished piece.

A special mention to Elizabeth Foster (ring) and Sarah Connelly (earrings) who shared second place, whilst Joanne Gunnerson (earrings), Nicole Esposito (ring) and Marc Dimmick (ring) were a dead heat for third.

We were delighted by the response to the competition and are keen to run it again next year (look out for mention in the next newsletter). Remember that the entry is available only to Abrecht Jewellers Family Card holders - if you haven't joined yet, please phone for details.

Diamond Grading Continued from July 2003 Newsletter



Because the cut of a diamond is so important to its overall beauty we are devoting this issue to a deeper study of this aspect of diamond grading. Of all the different shapes that a diamond can be cut, the brilliant, or round is considered the one that gives the most brilliance. This type of cut typically has a total of 58 facets (or "surfaces") as shown in the diagram above. The facets are described as follows:

- CROWN** 8 table facets, 8 upper main facets, 16 upper girdle facets
- PAVILLION** 8 lower main facets, 16 lower girdle facets
- TABLE** 1 main facet
- CULET** 1 facet (very small - to avoid a sharp "point" at the bottom)

External Brilliance (Lustre)

A ray of light falling on the surface of a diamond is split into two rays. One ray enters the diamond while the other is reflected back at exactly the same angle at which it met the surface. (See Fig. 1). The lustre of diamond (described as "adamantine") means the totality of the light reflected at the surface.

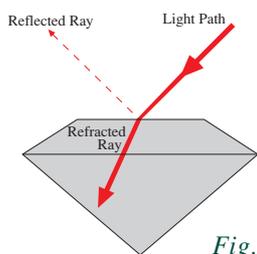


Fig. 1

Internal Brilliance, Light Refraction, Total Reflection

The light passing through the stone is refracted (bent, in the same way as an object appears bent when partly immersed in water). This is caused by the fact that light, which travels in air at 300,000km/sec., is "slowed" to a speed of 124,120km/sec. when it enters the denser medium of the diamond.

As shown in Fig. 2, a ray of light entering through the crown of the diamond meets the pavilion facet at point A1. It is then totally reflected (as by a mirror) to point B1, where it is reflected for a second time upwards towards the crown, and emerges as visible light (at point C1).

A diamond cut to ideal proportions will ensure that the maximum total reflection occurs within the stone and, consequently, the maximum internal brilliance is achieved. Stones that are cut too shallow or deep will not achieve the same level of brilliance, as some of the light is not reflected and "leaks" away through the underside of the stone.

Dispersive Brilliance

White light is a mixture of the basic colours contained in the spectrum, viz. red, orange, yellow, green, blue and violet. The shorter the wavelength of the ray, the more it is refracted. Violet, having the shortest wavelength, is therefore diverted (or bent) the most, whilst red, with the longest wavelength, is bent the least.

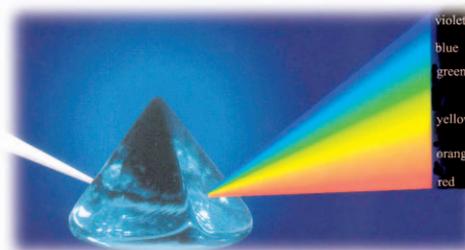


Fig. 3

As the light emerges from inside the diamond, it also disperses into its component colours, giving "fire" to the stone. (See Fig. 3)

The amount of dispersion is determined by the size of the crown facets in relation to the table. The smaller the table, the more light will be dispersed on the sloping crown facets. However, the reduction of table size will be at the expense of light emission through the table. Naturally the aim is to maximize light emission through the table, whilst achieving the greatest possible dispersion on the upper crown facets.

Scintillation Brilliance - Light Reflection

Scintillation brilliance is caused by the reflection number - i.e. the number and arrangement of light reflections when the cut stone is moved or when the light is changed.

The quantity of light reflection generated depends on the number, size and symmetrical arrangement of the facets, as well as on the quality of the polish. Very small stones often appear lifeless because the light reflections produced by the tiny facets cannot be resolved by the human eye. By the same token, single cut diamonds of similar size, with only sixteen facets, look more brilliant and transparent because the smaller number of reflections can be better resolved.

Many large "older cut" diamonds appear lifeless because the large-surfaced facets do not create sufficient light reflections. It is only when re-cut with additional facets that they take on the desired brilliance of a modern brilliant cut.

There are many other factors, mostly of a technical nature, which influence the brilliance of a diamond. Suffice to say that only the cut can bring out the beauty of a diamond to the full. Even a diamond with inclusions (see future articles on diamond grading), when perfectly cut, appears just as pleasant to the eye as one free of any inclusions.

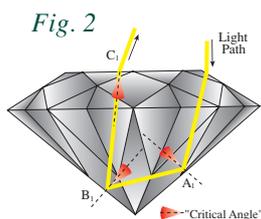


Fig. 2



Leon Corn
F.G.A.A., Dip. D.T.

Gemology Corner

Hamilton Cup 'Fashions on the Field'

This was our second year as sponsor of 'Fashions on the Field' at the Hamilton Cup. The prizes for each category were designed and handmade by our master jeweller - Greg John - and reflected the theme for the event: 'A Touch of Autumn'.

Greg selected a variety of coloured Australian sapphires with autumn tones and his handcrafted pieces featured designs with gum leaf motifs.

The prizes were much admired and attracted many entrants in the fashion parade. Winners were:

For the ladies:

Classic Racewear - Mrs Carol Rentsch

Contemporary Racewear - Ms Robyn Doherty

Lady of the Day - Mrs Edna Scullion

For the gents:

Classic Racewear - Mr Tommy Wheels

For the juniors:

Intermediate Racewear (12-18 years) - Miss Rebecca Hoy

Junior Racewear - Mr Nicholas McMahon

Our 'Abrecht Jewellery Family Member' competition was conducted and our lucky winners enjoyed a weekend accommodation package at the Grangeburn Comfort Inn in Hamilton and VIP status at all of the Cup events.



Meet Our Staff - Sarah McCaughey

I was born in New Zealand, however, my family relocated to Australia when I was a young girl. I grew up on the Mornington Peninsula and attended Woodleigh School from Prep to Year 12, finishing in 1999. I have recently completed a double degree in Commerce/Arts, majoring in Marketing and Sociology at Deakin University.

I have been working with Abrecht Jewellers on a part-time basis since 2000 and in May 2004, joined the staff full-time. I am excited to be given the opportunity to work at such a highly regarded and reputable business. In my new role I will be more involved with liaising with customers, as well as carrying out general administrative duties and bookkeeping. I look forward to forming meaningful relationships with all the customers and maintaining Abrecht's high level of friendly service.

In my spare time I enjoy playing netball and have successfully completed the Murray River Marathon from 1997 to 2002. Although not currently competing, I still find time to enjoy a relaxing kayak on the weekend.

I am eager to learn more and excited to become part of the close-knit Abrecht family.

Free Service - Clean, Polish and Check

Present this coupon at any time in the next 12 months for:

- ◆ Complimentary clean and polish of two rings
- ◆ A thorough check of the safety of all settings

It will not always be possible to complete the work while you wait, but generally pieces should be available for collection in 20 minutes. The exception will be white gold articles which require rhodium plating (additional charge) - we will endeavour to have these pieces available at the end of the same day.

Abrecht Jewellers are located at:

12th Floor, 343 Little Collins Street, Melbourne
(which is on the south-west corner of Elizabeth and Little Collins Streets, opposite the Galleria.)

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