

JF FEDER EXPRESS

JAY FEDER JEWELERS ■ 910 16TH STREET ■ SUITE 335 ■ DENVER, CO 80202
 303-534-0251 ■ 1-800-841-SAVE (7283) ■ FAX 303-623-8525 ■ jayfederjewelers.com

A Starry Night of Gems & Jewels

JAY FEDER JEWELERS - SILENT AUCTION

CHARITY EVENT FOR CHAI

*Beautiful,
newly arrived
and exciting
fine quality
jewelry will
be auctioned.*



Families helping families

*Sunday
September 9th,
6:00 to 9:00 p.m.
Cocktail attire
with champagne
and hors d'oeuvres*


Jay Feder Jewelers will be sponsoring a charity benefit for **CHAI - Community Help and Abuse Information**. CHAI's mission is to create a supportive environment which addresses domestic abuse in the Jewish community through advocating for victims, educating the community, and raising awareness about available options.

There will be three special benefits for the charity that evening:

Silent Auction: Highlighted in the auction will be many newly arrived designer pieces of jewelry. There will be three display cases of high quality jewelry, with bids starting at or below wholesale values. Ten percent of the evenings proceeds will be donated by Jay Feder Jewelers to CHAI.

Exclusive Auction: Jay Feder Jewelers will donate one exclusive piece to be auctioned, with the entire bid being donated to CHAI.

Mining for Diamonds: Donate \$18 to CHAI for the opportunity to win an \$1800 diamond.

JAY FEDER

 JEWELERS


 CHAI

CAUGHT IN THE NET

Well we've all watched the "e. tailers" become the "e. goners." Although there is without a doubt much that can be gained on the web, there is also much to be lost. Many businesses jumped at the opportunity of utilizing the web to create business opportunities. Just having a website is not indicative of running a successful business venture.

We have witnessed the pitfalls of diamonds being sold over the web. Let's follow the profile of buying a diamond on the web, sight unseen—

- You must pay for it in full prior to receiving it.
- You have **no** other diamonds for comparison to check it against.
- You have **no** idea how to read a gemological lab report.
- You have **no** idea if the diamond matches the lab report.
- You have **no** guaranty the web company will even be there tomorrow.
- You have **no** upgrade or trade-in opportunities in the future.
- You have **no** insurance appraisal information.
- You have **no** way to mount it, clean it or repair it.
- You don't even know if it's really a diamond!



At Jay Feder Jewelers we protect **your** interests. Your satisfaction is our seal of approval. We have developed our business through word of mouth. It's of major significance to us that every aspect of your purchase at Jay Feder Jewelers is perfect. That means you deserve only the best—

The best service! — The best quality! — The best price!

You won't be disappointed. Our reputation relies on your satisfaction.

J.A. Bevacqua...sleek, refined and daring



De Beers

THE BREAK-UP

It's obvious that DeBeers is doing some major changes because they want to insure their position in the diamond market. In the last few months DeBeers has reorganized into many separate entities. Their motives have multi levels of benefits. They are trying to cover every aspect of the industry and keep a piece of each corner of the market.

- 1) "A diamond is forever." – This division will handle all of the mass marketing of the "generic" diamond to the consumer. It creates the awareness of diamonds through their slogans and commercials.
- 2) Diamond Trading Company— This division takes over the mining operation and distributes large parcels of rough diamonds to selected suppliers of choice.
- 3) DeBeers and LVMH (Louis Vuitton Moët Hennessy) – DeBeers goes private! They have created a joint venture with Louis Vuitton to market the DeBeers brand of diamonds through an already established high-end retailer.

This last division is an obvious attempt by DeBeers to find a way to retail their diamonds with larger margins of profit. They are wrestling with the fact that diamonds have become somewhat of a community in the con-

sumers' eyes. The margin of profit to be made has become tighter and slimmer over the last few years. They are therefore attempting to turn this trend around.

We feel that this direction is full of inconsistencies. One can say that designer brands are

"It's amazing how they will try to con you into spending more money when you aren't really receiving anything additional."

worth more because everyone recognizes their label and knows you must have paid "the" price to own it. You know the LV on your friend's purse came with a hefty price to pay at the cash register.

But, that same idea doesn't work with diamonds. There is NO way to visually recognize a DeBeers LV branded diamond from a "generic" no-brand diamond. G-d created both of them, not DeBeers! The only way to know that DeBeers branded it, is to look under 10x magnification and look for a tiny laser inscription on the thin girdle of the diamond. Wow! It's amazing how they will try to

con you into spending more money when you aren't really receiving any additional added value!

You almost wonder if DeBeers didn't make the world aware of the conflict diamonds so they could create the "need" for branding.

They want to have their cake and eat it too! They reduced the amount of sight holders (wholesalers to whom they sell their rough diamonds). They decided to drop many of these outlets of distributing diamonds into the world market. Their claim is sight holders must have a marketing plan, spend X amount of dollars in advertising and divulge all of their clients and financial information to DeBeers — or lose their right as sight holders!!! I think you'd call this exploitation, blackmail — downright communism!

It is quite obvious they are tightening their controls and trying to limit the access of diamonds into the world market, thus keeping availability low and forcing the prices to climb.

We believe this strategy will falter in today's intellectual, product savvy, information driven market. Consumers will not be fooled into adding on a perceived value no one can discern. We will strive to maintain selling you quality diamonds at discount prices we can substantiate.

Coast
DIAMOND



STATEMENTS OF LOVE
THE RING YOU DREAM OF
FOR THE LOVE YOU FEEL

INSURANCE UPDATE

We strongly recommend:

Don't take the option of a deductible on any jewelry valued over \$5,000.

On a recent insurance replacement through Jewelers Mutual we realized the down side of taking a deductible.

Our client had insured a \$20,000 diamond ring. She had taken the option of a 5% deductible with a 15% premium credit.

This translates into:

\$20,000 x 5% = \$1,000 deductible on any insurance claim on her ring. The 15% premium credit only gave her a minimum savings of maybe \$100 per year on her annual premium payment to insure this ring. Her ring had to have some major repairs that would have been totally covered if she had chosen no deductible. The savings of \$100 on the premium was no savings at all, because she had to pay the first \$1,000 out of her own pocket.

We strongly urge you to review your insurance coverage on your policy. The coverage on Jewelers Mutual is excellent and covers a broad range of incidents—loss, breakage and repairs. We feel it is in your best interest to be fully covered with no deductible.



FEDER EXPRESS



JOHN BAGLEY
BAGLEY & HOTCHKISS LTD



Celia



Devorah, Marc (Yisroel)
& Baby David



Jay



Carmi



Natalie



Scotty



Gretchen



Virtue



You Sold It For
How Much...!?!

"OUR BIG HAPPY FAMILY"