

From

The Collector

to You...

Pearls: *The Queen of Gems*

Pearls are one of the oldest gems in the world and the only jewel made by a living animal. So it is no wonder that pearls were said to have great powers and a mysterious beauty that made them truly gifts from the sea.

In Hindu culture, pearls were symbols of purity and love and were associated with the moon. Legend says that the Hindu god, Krishna, discovered the first pearl and presented it to his daughter on her wedding day.

Pearls were worn in Middle Eastern and Asian societies as early as 3500 B.C. Pearl popularity grew during Roman times. They were highly valued as a symbol of wealth and those thought unworthy of pearls were prohibited to wear them. A Roman general reportedly financed his entire political campaign with the sale of one pearl earring. The oldest surviving pearl necklace was found in the sarcophagus of a Persian Princess almost 2000 years old.

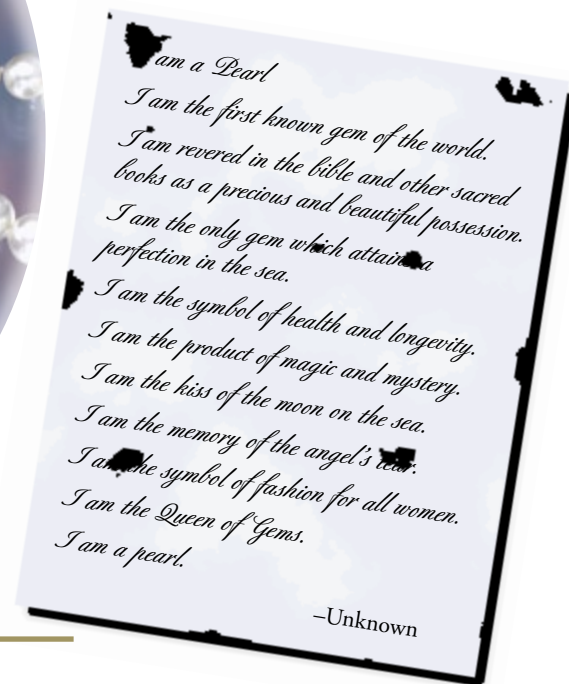
The Christian era continued to embrace pearls as a symbol of purity and innocence. The bible refers to pearls several times and they are thought to make an excellent wedding gift for a new bride.

Pearls are formed when a small irritant becomes embedded in the tissue of an oyster or mollusk. The mollusk then secretes a substance called nacre to coat the irritant, which eventually builds up and forms the pearl. Natural pearls are those that form in nature by chance. These pearls are very desirable and extremely rare. Since the begin-

ning of the 20th century, cultured pearls have replaced natural ones as the most common and available.

Cultured pearls are those in which humans have implanted the irritant in the tissue and induced the creation of the pearl. This process revolutionized the pearl industry and has been attributed to a Japanese researcher named Kokichi Mikimoto.

The two groups of cultured pearls are saltwater, which were introduced first, and freshwater which became commercially available in the 1930s. Those grown in saltwater, come from an oyster in ocean waters, while freshwater pearls come from a mussel growing in lakes, rivers and ponds.



Josh Hall, Vice President Pala International

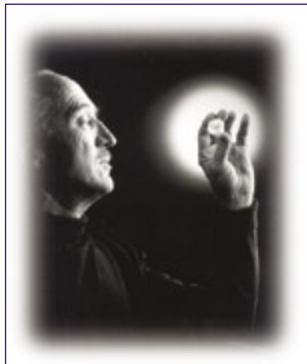
The Collector is fortunate to have Pala International as a parent company and with that comes the expert knowledge and experience of Pala's Vice President, Josh Hall.

Josh joined Pala in 1976 after graduating with a Bachelor of Science degree from Humboldt State University. In the early 1980s, he was one of two gem

dealers selected to evaluate the gem collection of the American Museum of Natural History in New York. He has appeared on television and radio and has been a keynote speaker at the AGTA Tucson Gem Show. He was also recognized in Who's Who Executives and Business in 1998.

No one knows colored stones better than Josh. He has seen it all and today is recognized as an authority on colored stone prices. He is one of the industry experts who acts as a pricing advisor for The Guide, one of the most well known and comprehensive pricing publications for the jewelry trade.

American Pearl Company ~ the Latendresse Family



John Robert Latendresse (1980s) holding his very rare and largest snail pearl in the world, found in Indiana and featured in the National Geographic in 1985.

Since 1961, the American Pearl Company has specialized in natural pearls and imported cultured pearls from around the world. In the late 1960s, they opened an experimental pearl farming operation. After several million dollars and twenty-five years of research, in 1985 they harvested the first large commercial and marketable crop of American cultured pearls. By 1990 they were producing mar-



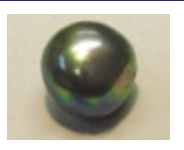
ketable American cultured pearls not only for the domestic market but 50% were exported to Asian and European companies. Today they are recognized as natural pearl specialists and the originator of the American cultured

pearl. Their natural pearl varieties include the Abalone pearl, Conch "pearl", Melo Melo "pearl", Scallop "pearl" and their own domestic American natural pearls.



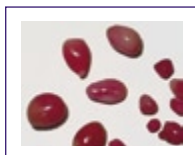
Gina Chilhour Latendresse
President of the
American Pearl Company
Second generation owner

NATURAL PEARLS



Abalone pearls are natural pearls from the gastropod mollusk, *Haliotis* found off the coast of California and Mexico. These natural pearls occur in all the colors of the rainbow with the most common colors being blue and green. They also occur in combinations of red, pink, purple, magenta, silver and cream white. Abalone is the only mollusk that can be used commercially one hundred percent: its shell for inlay, buttons and carvings; its meat for food; its guts for fishing bait and most importantly, its rare natural pearls.

Conch pearls contain no nacre, so technically they are not actually pearls at all. Instead, the gems are calcareous concretions. They are usually small in size and baroque or oval in shape. Colors are generally pink, yellow, brown, white or golden. Pink (or a salmon-color orange-pink) is the most sought-after color. The conch pearl has an important surface feature called a flame structure which is a unique mottled-color pattern.



Melo Melo pearls are extremely rare and come not from an oyster or mollusk, but instead from the Melo Melo marine snail, which is found in the waters of the South China Sea and the Bay of Bengal. Like conch pearls, the Melo Melo gem is not actually a pearl because it contains no nacre. They can be extremely large and generally very round. The color range is from tan to dark brown, with orange being the most desirable color.



Scallop pearls are harvested from the Lion's Paw or *Nodopecten subnososus* (Mando-de-leon) off the coast of Baja California. Typically symmetrical in button and oval shapes these unique "pearls" exhibit mosaic patterns with a three-dimensional effect and are maroon/plum colored.



American natural pearls are available in a variety of unique shapes i.e. button, teardrop, turtleback, wing, feather, rosebud and snail. Typically harvested from the Mississippi River and its tributaries the pearls are white in color with overtones of blue, green and rainbow in baroque shapes. The finest specimens are very symmetrical in either white or fancicolors.



CULTURED PEARLS

SALTWATER PEARLS

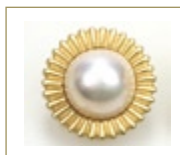
Acoyas are considered the classic cultured pearl. They are grown in Japan and China and range in size from 2mm to 10mm. They are usually pinkish-white or cream and spherical in shape.

Tahitian cultured pearls are raised in warm waters and grow in the black-lipped oyster. They range in size from 8mm to 14mm and are usually shades of silver-gray, green, peacock or black.



Tahitian pearl

South Sea cultured pearls are the largest and rarest cultured pearls. They range in size from 9mm to 18mm and are white, cream, silver-pink and gold.



Mabe pearl

Mabe cultured pearls are an assembled cultured pearl made from a hollowed out cultured blister pearl that is grown against the inside of the oyster's shell rather than within the tissue. They develop in a hemispherical shape with a flat back.

FRESHWATER PEARLS

Biwa cultured pearls have an irregular shape and come from Japan's Lake Biwa.



Biwa pearls

Kasumiga is a new type of pearl from a lake in Tokyo. The mussels are implanted with round or flat seeds and the resulting pearl glows in rosy hues of pink.

Keshi pearls are formed in saltwater or freshwater and are the result of an oyster spitting out the implanted nucleus before the culturing process is completed. Keshi pearls are partially formed pearls that develop without nucleus and are therefore all nacre and usually small in size with many different shapes and colors. Keshi is the Japanese word for "poppyseed."



Keshi pearls

Chinese freshwater pearls are grown in an amazing variety of delicate shapes ranging from round and oval to button, drop and baroque. Their colors vary from pure white to orange and rosy violet.

From the Executive's Desk...

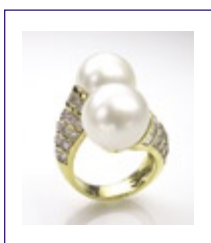


"This season's fashion direction echoes the elegant fifties' sophistication."

It's going to be a very ladylike season, with lots of adornment such as layers of pearls, feathers and fur. Postwar chic is the hot topic of the day. Jewelry is essential. Brooches; long multi-strand necklaces; pearls and button earrings finish the ladylike look. The 1950's look would not be complete without a bold brooch or brooches and some novel styling to bring a modern slant. Length is everything when it comes to necklaces. Strands of pearls are the perfect compliment for the fifties' suit or can be dressed down with jeans and a jacket. This season, large baroque pearls are de rigueur, often interspersed with diamond-set balls or colored gemstones. With color remaining the darling of fashion designers, the combination of pearls and color remain an important fashion element. Whatever your personal style, we invite you to visit with our friendly and knowledgeable staff who look forward to assisting you with your jewelry and gift selections. . With the holidays fast approaching, we at **The Collector Fine Jewelry** extend our warmest wishes for a joyful holiday season. Enjoy the sparkle in your loved one's eyes with a lasting treasure in the shiny white and gold Collector signature box!

Happy Holidays,

Jeanne Hancock Larson, Executive Director



Pearl Quality & Value

Pearls have five criteria for determining quality, price and value.

Luster and Surface Smoothness are equally important criteria. High

luster pearls with their mirror finishes are most desirable. The cleaner or freer from blemishes the surface of the cultured pearl, the more valuable. A dull or chalky surface indicates an inferior pearl.

Color is a matter of personal taste, but whatever the color it should be rich and even throughout. There are an infinite variety of colors in pearls that cover the entire color spectrum. We find subtle shades of cream, gray, green, blue and pink. The most popular however, are white and pink rose because these shades are flattering to the widest range of skin tones.

Shape is a matter of quality and taste.

Round or near-round is the most desirable. Other shapes are popular as well, when a different look or style is desired, such as the tear-drop or pear-shape, the semi-round or oval, the button and the baroque, which is irregular and free form in shape.

Size dramatically affects prices particularly above 7 millimeters. Akoya pearls greater than 8 millimeters are extremely rare. Pearls larger than 10 millimeters are black Tahitian, white and golden South Sea pearls or large freshwater pearls. Generally the bigger the cultured pearl, the more rare and valuable it is.

The Fashionable Pearl



Pearls are always in fashion and appropriate for every occasion. They are a part of every fashionable woman's jewelry wardrobe and are flattering to all women. Pearls are adaptable to all palettes of style and bring beauty, warmth and radiance to every outfit. A pearl jewelry wardrobe can consist of rings, bracelets, pins, necklaces, pendants and earrings. The possibilities are endless.

Appraiser Notes

by Jo Ellen Cole

How To Care For Your Pearls

Fine pearls are appreciated for their luster, color and size as well as their versatility in the jewelry wardrobe. To keep your pearls happy it is a good idea to get them re-strung approximately once every year. The silk that is used to knot the pearls is strong but will eventually wear under constant use and exposure to skin oils, perfume, deodorants and/or moisture.

When actively wearing pearls always put them on after applying moisturizer, perfume and/or deodorant. This way you

are exposing the somewhat delicate surface of the pearl to the least possible corroding influences. After use, wiping them lightly with a clean soft cloth to remove perfumes and oils is recommended. Keeping pearls in a silk bag will also help avoid exposure to the drying influence of heat and light.

For a professional appraisal or any further information, please contact Jo Ellen Cole, GG., FGA. at 760-758-8315 or jocol2@cox.net



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In 1998, The Collector's parent company, Pala International, and Edward Boehm of JOEB Enterprises, introduced the faceted pearl, also known as

"Flower Pearls". It took almost two decades of experimentation by a small Japanese diamond-cutting firm to accomplish this unique faceting process. The faceted pearl has a distinct scintillation that results due to the tiny facets on the surface of the pearl. These facets reflect and refract light creating an optical illusion that gives the impression that they are actually convex. This effect however, is due to the flat facets being placed on a spherical surface. Each pearl can have as many as 100 to 200 facets and must be of high quality and thick nacre.

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