
LOUGHBOROUGH 2009



THE
N.A.G.'s

INSTITUTE OF REGISTERED VALUERS'
LOUGHBOROUGH
CONFERENCE

Saturday 19 to Monday 21 September

Supported by

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THE NATIONAL ASSOCIATION OF GOLDSMITHS' INSTITUTE OF REGISTERED VALUERS

Setting Standards for Professional Valuers

Registered Office: 78a Luke Street • LONDON • EC2A 4XG

Tel (020) 7613 4445 • Fax (020) 7613 4450 • E-mail nag@jewellers-online.org • www.jewelleryvaluers.org

AGEM OF A CONFERENCE

The 2009 N.A.G.'s Institute of Registered Valuers' Loughborough Conference
A must for the professional valuer and/or jeweller

WHETHER YOU'VE just joined the trade or been in it for more years than you care to mention, or are somewhere in-between, **The N.A.G.'s Institute of Registered Valuers' Loughborough Conference** is the event for you.

It is still the only event in the world that endeavours to appeal to all sectors of the trade: in other words, this event offers something for everyone involved in valuing/selling jewellery, silver, watches, clocks, gemstones, etc, not only from the UK and Ireland, but also the rest of the world.

This popular annual event provides opportunity for all to expand their knowledge and make new contacts and friends. The Conference is a friendly and welcoming affair, but not a relaxing one – the business sessions are very demanding and delegates work hard to benefit fully from all that's on offer. Each year we welcome back many familiar faces and, indeed, many new ones.

This is one of the Association's most successful events and if you have not been before we hope to see you this year.

THE CONFERENCE PROGRAMME

MANY VALUERS find valuing coloured gemstones a minefield, especially evaluating the quality of gemstones and as a result, come up with arbitrary wholesale values for gemstones which significantly impact upon the retail replacement values they are ascribing in their valuations. So, we felt the whole subject of **coloured gemstone grading and pricing** would be greatly welcomed and a challenging exercise for delegates. We have, therefore, put together an integrated series of both Workshop Sessions and Main Presentations making coloured gemstones the main thrust of this year's Conference. However, we still have on offer Workshops and lectures to cover the many other aspects of our trade.

As usual the programme includes **Workshop Sessions, Main Presentations** and **"Happy Hour"** (our discussion session). We shall also be offering delegates a **colour test** (see below for more details).

The programme will also include brief presentations from the candidates standing for the vacancy on the **IRV Forum** and a report on this year's **Monitoring Exercise**.

At the time of going to press the Conference Business timetable is as follows (NB – Please note this may be subject to change):

SATURDAY 19 SEPTEMBER

14.00 – 14.15 **Welcome**
14.15 – 15.15 **Main Presentation: Tracy Jukes**
Gemstone Treatments & New Finds Update
15.15 – 15.30 **Main Presentation: Geoff Whitefield**
Insurance Replacement & Post Loss
16.00 – 17.30 **Workshop Session**

SUNDAY 20 SEPTEMBER

09.00 – 09.40 **Main Presentation: Barbara Leal**
Colour Speak
09.40 – 10.00 **Main Presentation: Peter Buckie**
Louping the Colour
10.30 – 11.00 **Main Presentation: Tracy Jukes**
Pricing Trends
11.00 – 12.30 **Workshop Sessions**
14.00 – 15.30 **Workshop Sessions**
16.00 – 17.00 **Main Presentation: David Thomas**
My Life & Work as the Crown Jeweller from 1991 to 2007
17.00 – 18.30 **Workshop Sessions**

MONDAY 21 SEPTEMBER

09.10 – 10.00 **Main Presentation: Sally Baggott**
Matthew Boulton Silver
10.30 – 12.00 **Workshop Sessions**
12.00 – 13.15 **Happy Hour**
13.15 – 13.30 Close of Conference

THE WORKSHOP SESSIONS

WE OFFER a total of **FIVE** of these Workshop Sessions spread over the Conference: one on Saturday afternoon, one Sunday morning, two Sunday afternoon and another one on Monday morning.

These sessions, the majority with a practical perspective, cover a number of topics and last 90 minutes each.

You, the delegate, choose the five sessions you wish to participate in. We shall do all we can to meet your request but please don't be too disappointed if we can't accommodate you as you would like. Remember, the earlier you complete and return the booking form the better chance we have of accommodating you with your preferred choices.

Delegates will be informed of any specific items required for

participation in the sessions they've been allocated to and reminded nearer the time of the Conference to bring with them their eye loupes, gauges, etc.

NB – Not all lecturers will be available for all five sessions so make sure you study the booking form carefully.

This year we have 16 lecturers covering 14 topics/subjects:

- **Sally Baggott and Craig O'Donnell**
Matthew Boulton: 'A Great Silversmith'
This year marks the bicentenary of Matthew Boulton's death. Most well-known for his partnership with James Watt and his associations with the Lunar Society, Boulton was also responsible for the establishment of The Birmingham Assay Office and an accomplished manufacturer of silver.
Dr Sally Baggott, Curator at The Birmingham Assay Office and Craig O'Donnell, Valuer and Silver Specialist at SafeGuard will run Workshops focussing on Boulton silver. This hands-on Workshop will provide a valuable opportunity to explore his work. Sally will begin each session with a short talk on Boulton, Birmingham and the bicentenary.
- **Peter Buckie**
The Four C's – Colour Communication and Cost Correlation
This Workshop will attempt to tackle the challenging subject of valuing coloured gemstones. It will concentrate on correlating the overall 'quality grade' of the most popular coloured gemstones (taking into account colour, clarity and cut) to prices listed in the two major price guides currently available on the market ("The Guide" and "Palmieri's Market Monitor"). These will be used in conjunction with prices on websites of coloured stone dealers, other price sources and the appraiser's own experience in order to arrive at a value. It will also embrace how auctioneers tend to estimate the likely achievable prices of coloured gemstones in second-hand pieces, thus giving the valuer a basis on which to calculate second-hand retail values.
For those valuers not familiar with grading coloured gemstones it is advisable to firstly attend Barbara Leal's Workshop before attending this Workshop.
- **David Callaghan**
Cometh the Day, Cometh the Jewel
David's sessions will concentrate on jewels created to commemorate/celebrate special occasions. Always a popular lecturer, David has agreed to return to delight delegates with knowledge of the jewels created for special occasions.
- **Rosamond Clayton**
A Practical Guide to Jadeite: Identification and Value
Fine quality jadeite jade is rarely seen in the UK and even examining commercial and low qualities does not comprise the working gemmologist's daily routine. Additionally, many basic gemmological tests are not definitively diagnostic, particularly when the jadeite is set in jewellery. It is therefore not surprising that many gemmologists who only occasionally see jadeite jade have difficulty in both identifying it confidently and placing an accurate value upon it. Identification of jadeite jade relies heavily upon familiarity in handling the material and knowledge of the appearance of the crystal structure.
Rosamond will be discussing the two jades: nephrite jade and jadeite, in particular jadeite jade – its source, imitators, identification and classification of quality:
 1. Participants will have a chance to compare jadeite with many green ornamental gem materials that might be mistaken for jadeite.
 2. The second part of the Workshop Sessions will be looking at the classification of quality and the properties that dictate value.

- Thirdly some guidelines with a pictorial presentation to facilitate arriving at a value for the qualities of jadeite most commonly seen in this country.

- Brian Dunn**

Guiding You Through the Maze of "The Guide" and Other Guides

A "beginner's" session in understanding how to use "The Guide" – but for diamonds in conjunction with other sources, and for coloured gems using a very simple method of grading – with resultant transfer into better working notes.

- Peter Hering**

A Cultured Approach

The purpose of this Workshop is to advise delegates on assessing the quality of Akoya pearls considering colour/ overtone, lustre, shape, nacre thickness, surface blemishes, matching and how to reach a final grade for use with "The Guide". Following an assessment of the UK market we will be supplying a price list based on what that market which can also be used with the final grade assessment. This will enable valuers to consider a two price average in a similar way that they take an average of diamond prices.

It will be very much a hands-on session with plenty of examples and also a comparison with the best that freshwater has to offer.

Handouts will be available to all, giving an overview of the current market and thoughts for the future for this particular market sector together with the new price list. These sessions will be particularly useful for those with little experience with cultured pearls or those that are experiencing difficulties with assessing quality.

- Gail Hislop**

Mind Your Backs!

A repeat of last year's 100% hands-on Workshop with a host of tips and hints on what to look for, specifically on the BACKS of jewellery items, that might help you with your valuations.

Gail has sought and hoarded 100 examples of second-hand, modern and older antique jewellery *with interesting backs!* This is not a lecture on jewellery makers and history – Gail will leave that to those better qualified! Her aim is to help you pick up general clues, by handling and observing these backs, with some comparisons made between the older and newer pieces.

Some of the clues will be more obvious and some more obscure. All should be helpful; but any one of them could, one day, be crucial to that tricky valuation.

This Workshop is geared especially to those jewellers who do not routinely handle second-hand and older items for the purposes of valuation. Input is welcome, but no-one will be put on the spot!

- Tracy Jukes**

Valuing Coloured Gemstones

A practical session on valuing all coloured stones including treated and synthetic/composite stones, so delegates will have to identify the stones as well as price them, so they need to be armed with whatever they would use in the field to do this (tongs, loupe, "The Guide", etc).

- Barbara Leal**

Grading Coloured Gemstones

This Workshop will discuss how to arrive at a numeric colour grade using the descriptive principles outlined in Barbara's main presentation and then addresses how cut and clarity affects the overall grade ascribed to the gemstone for appraisal purposes. It will be a 'hands-on' Workshop with samples of coloured gemstones on which to practise and aims to be 'a total learning experience' for novices and for mature valuers. It tackles the complex subject of grading coloured gemstones using whatever grading system is preferred.

- Heather McPherson**

Lost In Transmission

Heather will look at how dialogue with the client and the use of a letter of transmittal can prevent many of the problems that can arise in appraisal work.

She will also give guidance on probate, family division, cash realisation/liquidation, and second-hand/antique replacement values.

- Richard Price**

The Latest "Top of the Range" Chinese Wristwatches

A close look at the very clever top of the range Chinese wristwatches. Delegates are asked to bring examples of Rolex (sports models), IWC, Hublot, Omega, etc for comparison. A session that all valuers handling watches need to attend.

- Richard Slater & Stephen Whittaker**

Jewellery from an Auctioneer's View

Stephen and Richard will take a look at what's been happening in the auction world since last September.

- Terence Watts**

Valuing Knowledge Tutorial: The Valuation Process – A Personal Guide

Terence is running this Association's Valuing Knowledge Tutorial (in connection with the N.A.G.'s Institute of Registered Valuers Monitoring Exercise – although everyone is welcome to attend) when he will discuss topics that everyone will find relevant to their day-to-day activities as a valuer.

- Geoff Whitefield & Haywood Milton**

Customised Watches

Some helpful hints and highlighting how important it is to check, check and check again when it comes to many of the Swiss and luxury brand watches and Jewellery currently available. Many watches etc. fall victim to a variety of post sale alterations which can affect value significantly. The standard and quality of after-set work can be extremely convincing – Do you know what to look for? Can it still be regarded as a genuine product? Can it be replaced in the same form? Should it be assessed on a traditional NRV basis? For example, genuine parts mis-used to create a hybrid; copy parts added to imitate the real deal; counterfeit parts and add ons; after set gem attributes directly into cases and bracelets; incorrect dial/glass/movement for model, the "cut 'n shunt" of the watch world!

COLOUR TESTING

DURING THE Conference we will be offering delegates the opportunity to test their ability to identify colour. Using the **Munsell Colour Test** Peter Buckie and Barbara Leal, together with assistants, will run 10-15 minute tests. If you would like to be tested please tick the relevant box on the Conference Booking Form and we will allocate you a day and time for your test (you will be notified of this at the Conference).

MAIN PRESENTATIONS

- Sally Baggott**

Matthew Boulton Silver

This year marks the bicentenary of Matthew Boulton's death. Most well-known for his partnership with James Watt and his associations with the Lunar Society, Boulton was also responsible for the establishment of the Birmingham Assay Office an accomplished manufacturer of silver.

This presentation will focus on Boulton and his silver business at the Soho Manufactory.

- Peter Buckie**

Louping the Colour

This short presentation will follow Barbara Leal's accent on 'colour description' and will tackle 'where to go' for prices of coloured gemstones. Peter will then give an overview on how to interpret the prices obtained. It is pre-cursor to his Workshop "The Four C's – Colour Communication and Cost Correlation".

- Tracy Jukes (two presentations)**

Gemstone Treatments & New Finds Update

An explanation of new and old treatments, how to spot them and their affect upon the valuation of a gemstone. Also new finds and new material on the market and its price.

Pricing Trends

Taking a look at prices of gemstones, recent changes, "The Guide", news and global effects on the market.

- Barbara Leal**

Colour Speak

This presentation starts at the beginning of colour description of gemstones. It embraces the Munsell verbal colour communication that was used before the introduction of grading systems for coloured gemstones and on which all of them are now based.

Although time constraints mean it has to be a short presentation, Barbara will outline the basics of hue, tone and saturation to express a reasonably accurate description of the colour being observed. Gone will be the age old expressions 'pigeon blood', 'cornflower blue' and 'olive green' to describe certain coloured gemstones.

These basic elements, along with other factors such as clarity and cut will be used to grade coloured gemstones in her Workshop Sessions 'Grading Coloured Gemstones'.

- David Thomas**

My Life & Work as The Crown Jeweller from 1991 to 2007

"My life as the Crown Jeweller: what it meant and the role taken on ceremonial occasions. This will be illustrated with images of the priceless pieces in the Royal Collection I was

privileged to handle and care for and how I came to be in this position."

- **Geoff Whitefield**
Insurance Replacement & Post Loss

In a time of preferred supplier networks and claims adjusters a few helpful hints on how to try and protect and maximise your insurance replacement business.

"HAPPY HOUR"

LOUGHBOROUGH WOULD not be Loughborough without our regular closing session on Monday morning. "Happy Hour" (aka the Open Forum Session) provides time for general discussion on whatever valuation-related topics you, the delegates, want to discuss. As usual we have included a box on the booking form where we would like you to put forward a question, statement, argument or whatever for the IRV Forum, Valuations Committee and delegates to discuss. All such comments will be published in the Conference Delegates' Folder so that everyone has advance notice of the topics to be covered. *If you wish to put forward a topic you are expected to stay for "Happy Hour" to air your views and take part in the discussions.*

THE NON-BUSINESS SIDE OF THE CONFERENCE

ON THE social side we have a **Welcome Reception** before dinner on Saturday. Following dinner (wine is included with the dinner on both evenings) we shall ask **Margaret Wilkins** to present the **David Wilkins' Trophy** to this year's winner of the **David Wilkins Award**. We shall also be holding a **Presentation of Awards Ceremony** to present certificates to those MIRVs who have achieved FIRV status.

A Licensed Pay Bar in the Elvyn Richard building is open from 6.30pm to midnight on Saturday and Sunday.

MEET THE CONFERENCE SUPPORTERS

WE ARE grateful to the following for their support:

The Birmingham Assay Office (incorporating **AnchorCert** and **SafeGuard**) – the Conference's principal financial supporter, **Bransom Retail Systems Ltd**, **T H March & Co Ltd**, **Fellows & Sons Auctioneers** and the **Gem-A**.

We are grateful to **Fellows & Sons Auctioneers** for sponsoring participation in the Conference for the two top candidates in the Association's JET 2 examinations held in October 2008 and May 2009 (one from each exam).

We are also delighted that **Bransom Retail Systems Ltd** will cover the cost for one lucky first-timer at the Conference: all first timer delegates will have their name put into a hat and the winner's name will be drawn during dinner on Saturday night.

Once again the **Gem-A** will have a selection of gem testing equipment and books available for delegates to buy.

In addition to the Gem-A, representatives from our supporters will be exhibiting in the **Elvyn Richards Common Room**.

THE VENUE

LOUGHBOROUGH UNIVERSITY has become our home for this annual event – this is our 19th Conference at the Campus. It enjoys a central location and has ideal Conference facilities.

- Just one mile from junction 23 of the M1.
- East Midlands Airport is just eight miles away and Birmingham is a 30 minute drive.
- Central London is less than 90 minutes away by train.
- Loughborough's station is three miles away and there is a shuttle bus every 20 minutes from the station to the site.
- Secure, patrolled site with controlled access and large, well lit car parks.

This year Conference delegates will be accommodated in the University's **Burleigh Court** hotel. All rooms are en suite and equipped with:

- television and in-house movie channel, radio and telephone
- a large study desk with internet access
- hair dryer, trouser press, iron and ironing board
- tea and coffee making facilities
- varied and reasonably priced room service menu all evening
- full use of Burleigh Springs Leisure and Spa Centre

To find out more about the facilities visit their website at <http://www.welcometoimago.com/conference-venues/burleigh-court/bedrooms>.

THE CONFERENCE PACKAGE FEE

FEES ARE as follows:

Burleigh Court – single occupancy in a Lodge Room (three quarter sized double beds with en suite shower facilities)

- **£385** (plus VAT) per delegate for N.A.G./IRV members
- **£480** (plus VAT) per delegate for non N.A.G./IRV members

Burleigh Court – single occupancy in an executive double bedroom

- **£420** (plus VAT) per delegate for N.A.G./IRV members
- **£515** (plus VAT) per delegate for non N.A.G./IRV members

Burleigh Court – shared occupancy in an executive double/twin bedroom

- **£375** (plus VAT) per delegate for N.A.G./IRV members
- **£470** (plus VAT) per delegate for non N.A.G./IRV members

The fees include the following:-

- **Saturday, 19**
Two-Course Buffet Lunch, Welcome Reception, Three-Course Dinner with wine. Accommodation.
- **Sunday, 20**
Breakfast, Two-Course Lunch, Three-Course Dinner with wine. Accommodation.
- **Monday, 21**
Breakfast, Two-Course Hot Lunch.
- All business sessions on Saturday, Sunday and Monday including tea/coffee breaks during mornings and afternoons.

FEES FOR NON RESIDENTIAL OR DAILY CONFERENCE DELEGATES

For fees to attend on a daily basis (ie without accommodation) or to attend only part of the Conference please contact Sandra Page on (029) 2081 3615 and she will be able to inform you of the cost, depending on your requirements.

Please remember delegates do not have to be N.A.G. Registered Valuers. The Conference is open to EVERYONE involved in the jewellery trade.

WHAT MORE COULD YOU WANT?

THE WHOLE Conference is informal and delegates can feel free to wear casual clothes (no need to wear suits and ties unless you want to). There is no special dress code for dinner.

The Committee hopes that the package they have put together will once again meet the needs of valuers and jewellers alike and is confident that this event will again prove very popular. They hope that everyone who attended in previous years will be able to come along again this year. They particularly look forward to welcoming those delegates who have not been before.

Delegates are asked to complete and return the attached booking form to arrive NO LATER THAN 31 AUGUST 2009. (If places are still available after this date late bookings will be accepted but at such a late date it may be difficult to allocate you to the Workshop Sessions of your choice.) Send the booking form together with your remittance to cover the appropriate Conference Package Fee to **Sandra Page, Conference Organiser, 27 River Glade, Gwaelod-y-garth, CARDIFF, CF15 9SP**. If you have any queries please telephone or fax her on (029) 2081 3615 or e-mail irv@jewellers-online.org.

LOUGHBOROUGH 2009

Saturday 19 to Monday 21 September

BOOKING FORM

NB: Booking acknowledgements will be sent by EMAIL

Please complete all sections in BLOCK CAPITALS

CONTACT	
EMAIL	
COMPANY	
ADDRESS	
POSTCODE	
TELEPHONE	
FAX	
MOBILE	

The following individuals wish to participate in the Conference (**please give FULL NAMES, ie not just initials**):

DELEGATE	Special requirements, eg dietary (give details)	IRV?
		YES/NO*
		YES/NO*
		YES/NO*

Just as we identify "first timers" with a special sticker on their lapel badge we want to identify all delegates who have already attended FIVE OR MORE Loughborough Conferences. If this applies to anyone listed above please put an "X" at the beginning of their name.

Please tick/fill in the appropriate boxes or delete as necessary:

1	I/We shall be arriving at the Conference:	SATURDAY (please state approx time of arrival)	OTHER (please give details)
2	I/We SHALL/SHALL NOT* require lunch on Saturday		
3	I/We would like (a) LODGE ROOM room(s) (tick box if required)		
4	I/We would like (an) EXECUTIVE DOUBLE ROOM for SINGLE OCCUPANCY room(s) (tick box if required)		
5	I/We would like to SHARE an EXECUTIVE DOUBLE/TWIN* room		
6	I/We shall be travelling home:	after the Conference finishes on MONDAY AFTERNOON and SHALL/SHALL NOT* require lunch	
		OTHER (please give details)	

Please telephone the Conference Organiser on 029 2081 3615 to check the appropriate fee for the time you plan to attend if you cannot stay for the whole Conference or if you do not require accommodation.

TOPICS FOR DISCUSSION

I/We wish to suggest the following topics/question for discussion during **HAPPY HOUR** (originally known as the **OPEN FORUM SESSION**) on the Monday. Please note that delegates are expected to stay for this session if they wish to discuss a topic or raise a question.

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PERSONAL ITEMS FOR SALE

I/We have jeweller/valuers' aids (books, instruments, etc) which we would like to offer for sale to delegates during the Conference. (On a separate sheet of paper please give sufficient detail [maximum 30 words] to be included in a circular which will be sent to delegates prior to the Conference.) I/We **SHALL/SHALL NOT*** bring the item(s) with me/us to Conference. If applicable, please tick this box.

--

*Delete as applicable

Continued overleaf

WORKSHOP SESSIONS

I/We wish to attend the following **WORKSHOP SESSIONS**. I/We have **NUMBERED THEM ALL** in my/our order of preference (1 = "most want to attend" through to 14 = "least want to attend"). *If more than one delegate is attending please put each delegate's initials next to the number.*

NB - Please note that not all sessions are available on all days. The Association will do its best to accommodate your request but it cannot guarantee that you will be able to attend the sessions you most prefer. If you fail to number all the sessions, if necessary, the Association will use its discretion over allocating you to workshop sessions.

Sessions					Title	Lecturer	My/Our order of preference
Sat pm	Sun am	Sun pm	Sun pm	Mon am			
✓	-	✓	-	✓	A Great Silversmith	Sally Baggott & Craig O'Donnell	
-	✓	✓	✓	✓	The Four C's - Colour Communication and Cost Correlation	Peter Buckie	
✓	✓	✓	✓	✓	Cometh the Day, Cometh the Jewel	David Callaghan	
✓	✓	-	✓	-	A Practical Guide to Jadeite: Identification and Value	Rosamond Clayton	
-	✓	✓	✓	-	Guiding You Through the Maze of "The Guide" and Other Guides	Brian Dunn	
✓	-	✓	✓	-	A Cultured Approach	Peter Hering	
-	-	✓	-	✓	Mind Your Backs!	Gail Hislop	
-	✓	✓	✓	✓	Valuing Coloured Gemstones	Tracy Jukes	
-	✓	✓	✓	✓	Grading Coloured Gemstones	Barbara Leal	
✓	-	-	✓	✓	Lost in Transmission	Heather McPherson	
✓	✓	✓	✓	✓	The Latest "Top of the Range" Chinese Wristwatches	Richard Price	
✓	✓	-	-	-	Jewellery From an Auctioneer's View	Richard Slater & Stephen Whittaker	
-	✓	-	-	-	Valuing Knowledge Tutorial: The Valuation Process - A Personal Guide	Terence Watts	
✓	-	✓	-	✓	Customised Watches	Geoff Whitefield & Haywood Milton	

COLOUR TEST

I/We would like to take the **MUNSELL COLOUR TEST**. Please book an appointment for me/each of us. *(Please insert relevant delegates' names.)*

CONFERENCE PACKAGE FEE (price including VAT in brackets)

I am a member of the N.A.G./IRV. My membership/IRV number is	
I am a member of <i>(please insert the name of your trade organisation*)</i>	

**If five or more members of this organisation take part in the Conference they will be eligible to pay the reduced N.A.G. member rate. You will be charged accordingly. NB: It is suggested you elect to pay the fee by credit/debit card.*

N.A.G. Member/IRV - per delegate (Fee including VAT in brackets)	Non-N.A.G. Member/IRV - per delegate (Fee including VAT in brackets)	Accommodation in Burleigh Court
£385.00 (£442.75)	£480.00 (£552.00)	Lodge Room
£420.00 (£483.00)	£515.00 (£592.25)	single occupancy executive double bedroom
£375.00 (£431.25)	£470.00 (£540.50)	sharing executive twin/double bedroom

I/We enclose our remittance for a total of based on the above fees (in blue). My/our enclosed cheque is made payable to the **National Association of Goldsmiths**. Please send me/us a VAT receipted invoice as soon as possible.

OR: Please debit my credit/debit card: MasterCard/Visa *(delete as applicable)*.

Card number		Expiry date	
Name and address of card holder <i>(if different to overleaf)</i>			

NB - Cancellations will only be accepted in writing. Any cancellation made before 1 September 2009 will be subject to a cancellation fee of £100 (plus VAT) per person. Any cancellation AFTER the 1 September will be subject to a cancellation fee of £175 (plus VAT) per person. No refund will be made for non attendance.

Signed Date

Data Protection Act 1998: Please tick the box if you do not want the N.A.G. to contact you by mail

Privacy & Electronic Communications Regulations 2003: Please tick the box if you do not want the N.A.G. to contact you by email