

MIRA INFORM REPORT

Report No. :	527186
Report Date :	31.08.2018

IDENTIFICATION DETAILS

Name :	STERLING JEWELERS INC.
Formerly Known As :	STERLING MERCHANDISE COMPANY
Registered Office :	Corporation Trust Center 1209 Orange St, Wilmington, Delaware
Country :	United States
Financials (as on) :	2017 [Summarized]
Date of Incorporation :	1906
Legal Form :	Corporation
Line of Business :	Subject operates jewelry stores
No. of Employees :	9900

RATING & COMMENTS

(Mira Inform has adopted New Rating mechanism w.e.f. 23rd January 2017)

MIRA's Rating :	A+
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Credit Rating	Explanation	Rating Comments
A+	Low Risk	Business dealings permissible with low risk of default

Status :	Good
Payment Behaviour :	No Complaints
Litigation :	Exist

NOTES :

Any query related to this report can be made on e-mail : infodept@mirainform.com while quoting report number, name and date.

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ECGC Country Risk Classification List

Country Name	Previous Rating (31.12.2017)	Current Rating (01.04.2018)
United States	A1	A1

Risk Category	ECGC Classification
Insignificant	A1
Low Risk	A2
Moderately Low Risk	B1
Moderate Risk	B2
Moderately High Risk	C1
High Risk	C2
Very High Risk	D

UNITED STATES - ECONOMIC OVERVIEW

The US has the most technologically powerful economy in the world, with a per capita GDP of \$59,500. US firms are at or near the forefront in technological advances, especially in computers, pharmaceuticals, and medical, aerospace, and military equipment; however, their advantage has narrowed since the end of World War II. Based on a comparison of GDP measured at purchasing power parity conversion rates, the US economy in 2014, having stood as the largest in the world for more than a century, slipped into second place behind China, which has more than tripled the US growth rate for each year of the past four decades.

In the US, private individuals and business firms make most of the decisions, and the federal and state governments buy needed goods and services predominantly in the private marketplace. US business firms enjoy greater flexibility than their counterparts in Western Europe and Japan in decisions to expand capital plant, to lay off surplus workers, and to develop new products. At the same time, businesses face higher barriers to enter their rivals' home markets than foreign firms face entering US markets.

Long-term problems for the US include stagnation of wages for lower-income families, inadequate investment in deteriorating infrastructure, rapidly rising medical and pension costs of an aging population, energy shortages, and sizable current account and budget deficits.

The onrush of technology has been a driving factor in the gradual development of a "two-tier" labor market in which those at the bottom lack the education and the professional/technical skills of those at the top and, more and more, fail to get comparable pay raises, health insurance coverage, and other benefits. But the globalization of trade, and especially the rise of low-wage producers such as China, has put additional downward pressure on wages and upward pressure on the return to capital. Since 1975, practically all the gains in household income have gone to the top 20% of households. Since 1996, dividends and capital gains have grown faster than wages or any other category of after-tax income.

Imported oil accounts for more than 50% of US consumption and oil has a major impact on the overall health of the economy. Crude oil prices doubled between 2001 and 2006, the year home prices peaked; higher gasoline prices ate into consumers' budgets and many individuals fell behind in their mortgage payments. Oil prices climbed another 50% between 2006 and 2008, and bank foreclosures more than doubled in the same period. Besides dampening the housing market, soaring oil prices caused a drop in the value of the dollar and a deterioration in the US merchandise trade deficit, which peaked at \$840 billion in 2008. Because the US economy is energy-intensive, falling oil prices since 2013 have alleviated many of the problems the earlier increases had created.

The sub-prime mortgage crisis, falling home prices, investment bank failures, tight credit, and the global economic downturn pushed the US into a recession by mid-2008. GDP contracted until the third quarter of 2009, the deepest and longest downturn since the Great Depression. To help stabilize financial markets, the US Congress established a \$700 billion Troubled Asset Relief Program in October 2008. The government used some of these funds to purchase equity in US banks and industrial corporations, much of which had been returned to the government by early 2011. In January 2009, Congress passed and former President Barack OBAMA signed a bill providing an additional \$787 billion fiscal stimulus to be used over 10 years - two-thirds on additional spending and one-third on tax cuts - to create jobs and to help the economy recover. In 2010 and 2011, the federal budget deficit reached nearly 9% of GDP. In 2012, the Federal Government reduced the growth of spending and the deficit shrank to 7.6% of GDP. US revenues from taxes and other sources are lower, as a percentage of GDP, than those of most other countries.

Wars in Iraq and Afghanistan required major shifts in national resources from civilian to military purposes and contributed to the growth of the budget deficit and public debt. Through FY 2018, the direct costs of the wars will have totaled more than \$1.9 trillion, according to US Government figures.

In March 2010, former President OBAMA signed into law the Patient Protection and Affordable Care Act (ACA), a health insurance reform that was designed to extend coverage to an additional 32 million Americans by 2016,

through private health insurance for the general population and Medicaid for the impoverished. Total spending on healthcare - public plus private - rose from 9.0% of GDP in 1980 to 17.9% in 2010.

In July 2010, the former president signed the DODD-FRANK Wall Street Reform and Consumer Protection Act, a law designed to promote financial stability by protecting consumers from financial abuses, ending taxpayer bailouts of financial firms, dealing with troubled banks that are "too big to fail," and improving accountability and transparency in the financial system - in particular, by requiring certain financial derivatives to be traded in markets that are subject to government regulation and oversight.

The Federal Reserve Board (Fed) announced plans in December 2012 to purchase \$85 billion per month of mortgage-backed and Treasury securities in an effort to hold down long-term interest rates, and to keep short-term rates near zero until unemployment dropped below 6.5% or inflation rose above 2.5%. The Fed ended its purchases during the summer of 2014, after the unemployment rate dropped to 6.2%, inflation stood at 1.7%, and public debt fell below 74% of GDP. In December 2015, the Fed raised its target for the benchmark federal funds rate by 0.25%, the first increase since the recession began. With continued low growth, the Fed opted to raise rates several times since then, and in December 2017, the target rate stood at 1.5%.

In December 2017, Congress passed and President Donald TRUMP signed the Tax Cuts and Jobs Act, which, among its various provisions, reduces the corporate tax rate from 35% to 21%; lowers the individual tax rate for those with the highest incomes from 39.6% to 37%, and by lesser percentages for those at lower income levels; changes many deductions and credits used to calculate taxable income; and eliminates in 2019 the penalty imposed on taxpayers who do not obtain the minimum amount of health insurance required under the ACA. The new taxes took effect on 1 January 2018; the tax cut for corporations are permanent, but those for individuals are scheduled to expire after 2025. The Joint Committee on Taxation (JCT) under the Congressional Budget Office estimates that the new law will reduce tax revenues and increase the federal deficit by about \$1.45 trillion over the 2018-2027 period. This amount would decline if economic growth were to exceed the JCT's estimate.

Source : CIA

STATUTORY INFORMATION

Legal Name	STERLING JEWELERS INC.
Trade Name	STERLING JEWELERS
ID	ID
ID Details	787584
Creation Date	1906
Incorporation Date	12/20/1972
Legal Address	CORPORATION TRUST CENTER 1209 ORANGE ST, Wilmington, Delaware, USA
Operative Address	375 GHENT RD AKRON, OH, 44333-4600 United States
Telephone	330-668-5000
Fax	330-668-5000
Legal Form	CORPORATION
E-Mail	info@sterlingjewelers.com
Registered In	DELAWARE
Website	www.sterlingjewelers.com
Contact	Virginia Drosos - Chief Executive Officer of Signet Jewelers
Staff	9900
Activity	SIC Code: 5944, Jewelry Stores NAICS Code: 448310, Jewelry Stores

BANKS

Name of Bank	Reported Amount
Bank of America	
Description	-

HISTORY

History

Sterling Jewelers Inc. was formerly known as Sterling Merchandise Company. The company was founded in 1906 and is headquartered in Akron, Ohio.

Key Developments

Signet Jewelers Limited Announces Executive Appointments

Jun 6 18

Signet Jewelers Limited announced two executive appointments rounding out a Leadership Team aligned to drive the Company's transformation under its Path to Brilliance plan. Mary Elizabeth Finn has been named Chief People Officer and Stephen E. Lovejoy has been named Chief Supply Chain Officer, effective immediately. Finn and Lovejoy will report directly to the Chief Executive Officer, Virginia C. Drosos. Finn was previously the Chief Human Resources Officer at Nielsen, a \$6.2 billion international company where she oversaw 44,000 employees across 100 countries. Lovejoy joins Signet from Glanbia PLC, a \$2.8 billion nutritional foods company where he oversaw 12 manufacturing sites and 30 distribution centers around the world. Before this, he served as SVP of Global Supply Chain for Starbucks, where he used his deep understanding of retail supply chains to drive both quality and efficiency. His responsibilities will include oversight of all distribution and logistics, indirect sourcing and procurement, supply chain management, and manufacturing and operations, including repair centers and custom capability. Lovejoy will also support Signet's responsible sourcing initiatives.

Signet Jewelers Declares Cash Dividend for the Second Quarter of Fiscal 2019, Payable on August 31, 2018

Jun 6 18

Signet's Board of Directors declared a quarterly cash dividend of \$0.37 per share for the second quarter of fiscal 2019, payable on August 31, 2018 to shareholders of record on August 3, 2018, with an ex-dividend date of August 2, 2018.

Signet Jewelers Limited Plans to Close More Than 200 Stores in Fiscal 2019 and Open 35 - 40 Stores

Jun 6 18

Signet Jewelers Limited announced that the company plans to close more than 200 stores in Fiscal 2019 and open 35 - 40 stores for a net selling square footage

Parent Company	decline of approximately 4.0% to 5.0%. Sterling Jewelers Inc. operates as a subsidiary of: Signet Jewelers Limited Clarendon House 2 Church Street Hamilton, HM11 Bermuda
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PRINCIPAL ACTIVITY

General Description	Sterling Jewelers Inc. operates jewelry stores.
Service/Product Description	It offers rings, necklaces, bracelets, earrings, charms, watches, accessories, giftware, and bridal collections. The company also offers repair and maintenance, and other services. It also sells jewelry online.
Sales	Retail
Operations Area	National
Imports From	China
Employees	9900 employees
Payments With Suppliers	No complaints

BRANDS

Brand	Comments
KAY	-

CLIENTS

Name of Client	Country	Comments
There are not informed clients		

Comments	The company offers its products to private customers.
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SUPPLIERS

Supplier Name	Country	Comments
Ningbo Hefan Plush Product Co.,Ltd	China	-

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Shenzhen Huibao Paper Product	China	-
Phoenix Well Plastic & Metal Produc	China	-
Comments		-

LOCATION

Headquarters	375 GHENT RD FAIRLAWN, OH, 44333-4600 United States
Branches	2462 SYCAMORE RD DEKALB, IL, 60115-2050 United States 1504 S RANDALL RD ALGONQUIN, IL, 60102-5920 United States 2028 LAYTON HILLS MALL LAYTON, UT, 84041-2105 United States 916 LOGANVILLE HWY STE 620 BETHLEHEM, GA, 30620-2151 United States 259 VALLEY RIVER CTR EUGENE, OR, 97401-2176 United States

GROUP STRUCTURE AND SUBSIDIARY COMPANIES

Listed at the stock exchange	NO
Capital	NA
Shareholders (%)	Sterling Jewelers Inc. operates as a subsidiary of: Signet Jewelers Limited Clarendon House 2 Church Street Hamilton, HM11 Bermuda
Management	Virginia Drosos - Chief Executive Officer of Signet Jewelers Luci Trifiro - Vice President, Application Services
Subsidiary Companies	Kay Jewelers, Inc. 375 Ghent Road Akron, OH 44333 United States R2Net Inc.

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Related Companies

551, 5th Avenue
Suite 601
New York, NY 10176
United States
Zale Corporation
901 West Walnut Hill Lane
Irving, TX 75038
United States

Ernest Jones Limited
Hunters Road
Hockley
Birmingham, B19 1DS
United Kingdom

Ultra Stores, Inc.
122 South Michigan Avenue
Suite 800
Department 403
Chicago, IL 60603
United States

FINANCIAL INFORMATION

General Description

The company does not make its financial statements public. The following information has been provided by private sources:

Year/Currency

2017 USD

Sales

1.500.000.000

Money Flow

Normal

We attach parent company's FS2017.

LEGAL FILINGS

Lawsuits

Lee v. North County Fair L.P. et al
Plaintiff: Michelle Lee
Defendant: North County Fair L.P., Westfield America GP, LLC, Customized Teez SD, The Walking Company Holdings, Inc., Lorna Jane USA, Inc., Abercrombie & Fitch Stores, Inc., Aldo U.S. Inc., American Eagle Outfitters, Inc., Apple, Inc., AT&T Corp, Bath & Body Works Direct, Inc., C. & J. Clark Retail, Inc., Tapestry,

Inc., Sherwood Management Co., Inc., Express Fashion Apparel, LLC, Jewelry Repair Enterprises, Inc., Foot Locker Retail, Inc., Forever 21, Inc., Gamestop, Inc., The Gap, Inc., H & M Hennes & Mauritz L.P., Hollister Co. California, LLC, J.C. Penney Properties, Inc., Sterling Jewelers, Inc., Michael Kors Retail, Inc., Old Navy, LLC, Payless Shoesource, Inc., Zale Delaware, Inc., Victorias Secret Stores, LLC, Sears, Roebuck and Co., Spencer Gifts LLC, Target Corporation, Verizon Wireless Services, LLC, Bath & Body Works, LLC, Windsor Fashions, LLC, Zumiez, Inc., Sunglass Hut Trading, LLC, K Shoes Co, Fifth Avenue Jewelers & Co., LLC, The Computerized Cobbler, Ichi Trading Corporation, Royal Maui Jewelers, Inc., Pacific Sunwear of California, LLC, Macys Retail Holdings, Inc., Nordstrom, Inc., Soma Intimates, LLC, White House Black Market, Inc., Things Remembered, Inc., 24 Hour Fitness USA, Inc., Aveda Experience Centers, Inc., Bare Escentuals Beauty, Inc., Brooks Tone Stores, Inc., Charlotte Russe, Inc., Charming Charlie, LLC, Francescas Collections, Inc., Gymboree Retail Stores, LLC, Hot Topic, Inc., Genesco, Inc., Tween Brands, Inc., Hat World, Inc., Lucky Brand Dungarees Stores USA, LLC, Lush Cosmetics, LLC, M.A.C. Cosmetics, Inc., Destination Maternity Corporation, Origins Natural Resources, Inc., Pandora Jewelry, LLC, Red Robin International, Inc., Sephora USA, Inc., Starbucks Corporation, Swarovski Retail Ventures LTD, The Cheesecake Factory Restaurants, Inc., The Children;s Place, Inc., T-Mobile USA, Inc., Torrid, LLC, Vans, Inc., The Yankee Candle Company, Inc., D.S.A. Sports, Inc., Brighton Collectibles Holdings, Inc., Athleisure, Inc., Shoe Palace Corporation, Trinity Retail Unlimited, LLC, TPP Acquisition, Inc., See;s Candy Shops, Incorporated, Jayney Corp., Escondido Pets, LLC, Ten Perfect Nails, Inc., Fabulous Nails & Spa, LLC, Bandex, LLC, Kevin Jewelers, Inc., Cotton On USA, Inc., Audeo Charter School, Ben Bridge-Jeweler, Inc., Currency Exchange International, Corp., Luxottica Retail North America, Inc., New Rue21, LLC, Palaz Coffee Group, Inc., Claire;s Boutiques, Inc., Salon House, LLC, Shiekh Shoes, LLC, Kalya Enterprises, Inc., Oro Gold Cosmetics, Inc., Miniso Depot Escondido, LLC, Lahay Investments, LLC, Doe 1, SS&S Investments, LLC, EM Jewelry & Design, LLC, Rudera 3 Corporation, Inc., Doe 2, Dorabati Soheila Naghdi, T.B. & J.B., INC., Helzberg;s Diamond Shops, Inc., Anntaylor Retail, Inc., Hakeem Milbes, Q Apparel, Inc., Alpha 3 Lima, Inc.,

Doe 3 and Does 4 through 10
Case Number: 3:2018cv01920
Filed: August 17, 2018
Court: California Southern District Court
Office: San Diego Office
County: Riverside
Presiding Judge: Michael M. Anello
Referring Judge: Nita L. Stormes
Nature of Suit: Americans with Disabilities - Other
Cause of Action: 42:12188
Jury Demanded By: Plaintiff

Owens v. Equifax Information Service LLC et al
Plaintiff: Lisa Owens
Defendant: Equifax Information Service LLC, Capital
One Bank USA, N.A., Synchrony Bank and Sterling
Jewelers, Inc.
Case Number: 4:2018cv12472
Filed: August 9, 2018
Court: Michigan Eastern District Court
Office: Flint Office
County: Oakland
Presiding Judge: Matthew F. Leitman
Referring Judge: R. Steven Whalen
Nature of Suit: Consumer Credit
Cause of Action: 15:1681
Jury Demanded By: Plaintiff

Garceau v. Sterling Jewelers, Inc. et al
Plaintiff: John Garceau
Defendant: Sterling Jewelers, Inc., Trans Union, LLC
and Equifax Information Services, LLC
Case Number: 1:2018cv01134
Filed: August 1, 2018
Court: Delaware District Court
Office: Wilmington Office
County: XX US, Outside State
Presiding Judge: Unassigned Judge
Nature of Suit: Consumer Credit
Cause of Action: 15:1681
Jury Demanded By: Plaintiff

Coleman v. TransUnion, LLC et al
Plaintiff: Sekou Coleman
Defendant: TransUnion, LLC and Sterling Jewelers Inc.
Case Number: 2:2018cv01949
Filed: July 14, 2018
Court: California Eastern District Court
Office: Sacramento Office

County: Sacramento
Referring Judge: Carolyn K. Delaney
Presiding Judge: John A. Mendez
Nature of Suit: Consumer Credit
Cause of Action: 15:1681
Jury Demanded By: Plaintiff

Coleman v. TransUnion, LLC et al
Plaintiff: Sekou Coleman
Defendant: TransUnion, LLC and Sterling Jewelers Inc.
Case Number: 2:2018at01189
Filed: July 14, 2018
Court: California Eastern District Court
Office: Sacramento Office
County: Sacramento
Nature of Suit: Consumer Credit
Cause of Action: 15:1681
Jury Demanded By: Plaintiff

Boyer v. Sterling Jewelers, Inc. (Delaware)
Plaintiff: Arlene Marie Boyer
Defendant: Sterling Jewelers, Inc. (Delaware)
Case Number: 1:2018cv03111
Filed: June 27, 2018
Court: Georgia Northern District Court
Office: Atlanta Office
County: Clayton
Presiding Judge: Steve C. Jones
Referring Judge: Janet F. King
Nature of Suit: Consumer Credit
Cause of Action: 15:1681
Jury Demanded By: Plaintiff

Tucker v. Sterling Jewelers Inc.
Plaintiff: Henry Tucker and Carlos Jorge
Defendant: Sterling Jewelers Inc.
Case Number: 1:2018cv05686
Filed: June 22, 2018
Court: New York Southern District Court
Office: Foley Square Office
County: Kings
Presiding Judge: Katherine Polk Failla
Nature of Suit: Americans with Disabilities - Other
Cause of Action: 28:1331
Jury Demanded By: Plaintiff

Laurentano v. Sterling Jewelers, Inc.
Plaintiff: Sandra Laurentano
Defendant: Sterling Jewelers, Inc.

Trademarks

Case Number: 5:2018cv00285
Filed: June 7, 2018
Court: Florida Middle District Court
Office: Ocala Office
County: Citrus
Referring Judge: Philip R. Lammens
Presiding Judge: James S. Moody
Nature of Suit: Other Statutory Actions
Cause of Action: Restrictions on Use of Telephone
Equipment
Jury Demanded By: Plaintiff
KAY
Retail Jewelry and Appliance Store Services
Owned by: STERLING JEWELERS INC.
Serial Number: 72141078

WEISFIELD
RETAIL JEWELRY STORE SERVICES
Owned by: STERLING JEWELERS INC.
Serial Number: 72425745

GEM CARE
LIQUID JEWELRY CLEANING PREPARATION
Owned by: STERLING JEWELERS INC.
Serial Number: 73689600

KAY.COM
retail jewelry store services; providing information
regarding retail jewelry store services over the global
computer network...
Owned by: STERLING JEWELERS INC.
Serial Number: 76063565

JARED FINALÉ
RETAIL JEWELRY SERVICES
Owned by: STERLING JEWELERS INC.
Serial Number: 76626476

SHADES OF AUSTRALIA
Jewelry containing gemstones from Australia
Owned by: STERLING JEWELERS INC.
Serial Number: 85271751

Patents Registered

Jewelry display device
Patent number: 6758330
Abstract: A jewelry display device, including a base
having a top and bottom surface, a cover having one
end hingedly attached to one end of the base, the base
having at least a first display member on the top
surface thereof, and the cover being selectively

movable between a position overlying the top surface of the base and a position underlying the bottom surface of the base.

Type: Grant

Filed: December 2, 2002

Date of Patent: July 6, 2004

Assignee: Sterling Jewelers Inc.

Inventor: John Chudada

Article display device

Patent number: 7568301

Abstract: A device (10) for carrying and displaying articles includes a cover portion (11) and a base portion (12) interconnected by a spine (13). The base portion (12) includes a pedestal (20) with pockets (32) formed therein. The pockets (32) each carry an arm (38) which is pivotal from a first position within the pocket (32) to a second position partially outside the pocket (32). A magnet (52) maintains the arm (38) in the second position. The arm (38) is provided with a recess (40) sized to receive a gem holder (29) which can carry a diamond (28). The cover portion (11) can carry a pad (18) of paper, and the base portion (12) can be provided with a slot (27) to receive other articles. An article receiving area (23) can also be provided to carry information relating to the articles being displayed.

Type: Grant

Filed: March 24, 2005

Date of Patent: August 4, 2009

Assignee: Sterling Jewelers Inc.

Inventors: Tamara Zemlansky, Steven Kidwell

Article storage and display container

Patent number: 6494316

Abstract: A storage and display container for the storage and display of small articles such as jewelry includes a base or display unit and a cover removably received on the base or display unit. The base or display unit includes first and second display areas, one for the article and one for the indicia bearing material relating to the article. The cover for removably closing off the display unit is provided with a tapered top wall so that it can be removed from the display unit, inverted and have the display unit replaced in its open end. The cover has a tapered top wall so that, when inverted, it will support the display unit at an angle to one viewing it. A modified form of the invention includes a slot in the wall of the display unit for receipt of a transport, storage and display package which carries

the indicia bearing material. The package has a pocket for receipt of the article for transport and storage when the article is not being displayed.

Type: Grant

Filed: November 9, 2000

Date of Patent: December 17, 2002

Assignee: Sterling Jewelers Inc.

Inventors: Ilene Bloch, Tamara Zemlansky

Jewelry display tray

Patent number: D487651

Type: Grant

Filed: April 9, 2003

Date of Patent: March 23, 2004

Assignee: Sterling Jewelers Inc.

Inventors: Ilene Bloch, Tamara Zemlansky

No records found.

Renewals

UCC (Uniform Commercial Code)

Number: OH00170657177

Debtors: STERLING JEWELERS, INC.

Secured Party: XEROX FINANCIAL SERVICES

Filing Type: Original

File Date: 09/27/2013

Lapse Date: 09/27/2018

Number: OH00203940532

Debtors: STERLING JEWELERS, INC.

STERLING, INC.

STERLING JEWELERS LLC

Secured Party: NORTH AMERICAN JEWELERS, INC.

Filing Type: Original

File Date: 09/02/2016

Lapse Date: 09/02/2021

Number: OH00199826725

Debtors: STERLING JEWELERS, INC.

STERLING JEWELERS LLC

STERLING OF OHIO INC.

Secured Party: PETER LAM JEWELLERY LTD.

Filing Type: Original

File Date: 04/13/2016

Lapse Date: 04/13/2021

Number: OH00175332568

Debtors: STERLING JEWELERS INC

Secured Party: PATRICK WOODS

Filing Type: Original

File Date: 04/14/2014

Lapse Date: 04/14/2019

Number: OH00133223820
Debtors: STERLING, INC.
STERLING JEWELERS, INC.
Secured Party: CONTINENTAL JEWELRY (USA) INC.
Filing Type: Original
File Date: 03/09/2009
Lapse Date: 03/09/2019

Number: OH00182955991
Debtors: STERLING JEWELERS LLC
Secured Party: S.D.C. DESIGNS, LLC
ISRAEL DISCOUNT BANK OF NEW YORK
Filing Type: Original
File Date: 02/10/2015
Lapse Date: 02/10/2020
The company is not listed in the OFAC list.

OFAC Sanctions List Search

SUMMARY

Summary

Founded in 1906, Sterling Jewelers Inc is an organization in the Jewelry Store Industry headquartered in Akron, OH. The company has 9900 regular employees and generates an estimated \$1.5 billion USD in annual revenue. It operates nationally, mainly importing from China. It is ACTIVE in business with no negative records.

RISK INFORMATION

Debts	Controlled
Payments	No complaints
Cash Flow	Normal
State	Active



MIRA INFORM PRIVATE LIMITED
605, Palmspring, Near D'Mart, Link Road,
Malad (West), Mumbai - 400 064. INDIA
Tel : 91-22-40448000 (44 lines)
Fax : 91-22-40448045 / 40448046
E-mail : mira@mirainform.com
info@mirainform.com
Website : <http://www.mirainform.com>
<http://www.miraglobalcheck.com>
<http://www.miraglobalcollections.com>

INTERVIEW

First Name	NA
Position	NA
Comments	She confirmed the name of the company, the address of the headquarters and the name of the Chief Executive Officer. However, she was reluctant to provide any further information.

FOREIGN EXCHANGE RATES

Currency	Unit	Indian Rupees
US Dollar	1	INR 70.73
UK Pound	1	INR 92.15
Euro	1	INR 82.72
USD	1	INR 70.98

Note : Above are approximate rates obtained from sources believed to be correct

INFORMATION DETAILS

Analysis Done by :	PRI
Report Prepared by :	SYL

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RATING EXPLANATIONS

Credit Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	Medium High Risk	Business dealings permissible preferably on secured basis
D	High Risk	Business dealing not recommended or on secured terms only
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This score serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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