

Jonathan Ruffalo

From: Jonathan Ruffalo
Sent: Thursday, August 08, 2013 3:36 PM
To: 'WALTER'
Subject: RE: Your Reward!

Wally ☺

I will give you a call tonight after work

I can help you!

Jonathan Ruffalo

Loan Officer

NMLS# 663780

[Click Here to Apply](#)

Direct: (714) 795-5532

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EEmail: jruffalo@stearns.com

Stearns Lending Inc.

555 Anton Blvd, 6th Floor

Costa Mesa, CA 92626

My Vision is you achieving your Goals

From: WALTER [mailto:newportwally@cox.net]

Sent: Thursday, August 08, 2013 11:30 AM

To: Jonathan Ruffalo

Subject: RE: Your Reward!

JONATHAN—CALL ME REGARDING CHURCH SUNDAY. I ALSO WANT TO START MOVING ON THE JONATHAN JOURNAL. "THE ALL IN PORTFOLIO" IT IS NOT FOR THE FAINT AT HEART.SO PUT A LITTLE SPICE IN YOUR LIFE. I WANT YOU TO REMEMBER THIS QUOTE "SECURITY IS A SUPERSTION IT IS A DARING ADVENTURE OR IT IS NOTHING"—FOLLOW IT UP WITH "LIFE SHRINKS OR EXPANDS ACCORDING TO ONES COURAGE"- WE HAVE WORK TO DO ARE YOU READY TO GO INTO THE WORLD OF THE UNKOWN?—I LOVE YOU JONATHAN AND YOU WILL BE SUCCESSFUL BECAUSE YOU ARE BLESSED BY THE ALMIGHTY—UNCLE WALLY

From: wallynewportbeach@gmail.com [mailto:wallynewportbeach@gmail.com]

Sent: Thursday, August 08, 2013 7:47 AM

To: 'Jonathan Ruffalo'

Subject: RE: Your Reward!

JONATHAN—YOUR JOURNAL IS A GREAT SOURCE OF INFORMATION.PLEASE LET ME KNOW HOW I CAN HELP YOU IN PROMOTING YOUR NEWS LETTER.

I WILL BE IN HALLIFAX IN OCTOBER.—WITH LOVE—UNCLE WALLY

From: Jonathan Ruffalo [<mailto:jruffalo@stearns.com>]

Sent: Wednesday, August 07, 2013 1:51 PM

To: Susan Ruffalo (susan@medwrite.com); wallynewportbeach@gmail.com; 'JC Ruffalo' (jcruffalo@gmail.com); kamal@chapman.edu; Brittany Vargem; landeros@gmail.com; ceo@salesadrenaline.com; spencer.05@gmail.com; aeaston86@gmail.com

Subject: Your Reward!

Just wanted to say thank you for sticking to the plan ☺

Our Canadian Jewelry company has been on a great run lately.

[Today marks the first day BMJ has broken and stayed above the \$2 level since 1st position]

And while I would not say that the value is really at 31m right now

It is trading that way due to creditors granting BMJ new financing options

This money will be utilized to make upgrades to its U.S. stores And making them into more 'flagship' retail outlets [which im not 100% onboard with them doing]However I know its for the best in terms of their long term brand development in the U.S.

This new credit line shows the public market that creditors see long term sustainability and 'safety' in BMJ Translating to the market that the company is on the right step and is an acceptable investment

The real book value of BMJ is in between 23-25m [1.55 to 1.68 per share], so the price is a bit overvalued. However I am not recommendind a sell at this current time.

Birks & Mayors Inc (NYSEMKT:BMJ)

[Add to portfolio](#)

2.13

+0.14 (7.04%)

Aug 7 - Close

NYSEMKT real-time data - Disclaimer

Currency in USD

Range	1.89 - 2.16	Div/yield	-
52 week	0.68 - 2.16	EPS	0.02
Open	1.89	Shares	14.83M
Vol / Avg	39,645.00/44,308.00	Beta	1.77
Mkt cap	31.60M	Inst. own	0%
P/E	104.41		



In fact this may be the general momentum we are looking for to push BMJ to the mid 2's to low 3's However I would prefer if it stays relatively stagnant until January 2014 when it reports 2nd half of year earnings [BMJ is a 2x/year earnings announcement (unlucky us!)]

Also I want to say to mention that one of our members will be making an onsite visit to a BMJ store in Halifax in early October ☺

We look forward to their personal report ☺

J



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