

## Ponchos - Ponchos - Ponchos

There is a great new item in Fashion. Whether it's called a cape, poncho or topper, it is a wonderful item to add to your wardrobe, and they are fabulous in natural fur. Originally called a cape, these garments were just for formal wear. A few years ago, girls in larger cities started wearing them casually. The first I heard of it was younger girls in Los Angeles buying vintage mink stoles from thrift stores to wear with jeans and other casual outfits for daytime and evening. Designers then started modifying the patterns of these classic capes and stoles to make them more everyday wearable: adding zippers to close them, hand warmer pockets in the front, and changing the hems to hang asymmetrically. They also quickly started calling them ponchos and later added the name topper. Whatever you call this garment, you can't beat its versatility. Back in 2020, I started thinking of it as the new vest. It has all the benefits of a fur vest with a little more fun. It's an accessory item you can put on and keep it on throughout the day or event. If attending a sporting event, luncheon, or dinner party, keep it on just as you would a vest. Your arms are unencumbered, it is as light as a vest, and if the event is a little cold you are comfortable. From bluejean ball games to ballgown black tie events, the fur poncho goes everywhere. Both the sheared mink and classic mink styles are light weight enough to wear with just a bit of chill in the air. If you have been wearing mostly sheared mink, the

poncho is a great way to get back to classic mink. We have several versions of the ponchos. Ponchos are flattering made out of classic mink, sheared mink, fox, lynx and sable. Make a special trip to Barnes Furs to see this great accessory.



# To insure or not to insure? Do I need an Appraisal?

Many customers ask me if they should insure their furs. I think the decision lies in how much of a burden it is to replace the item. No one likes to lose anything or for anything to be damaged. I think insurance is good to have to avoid dealing with a substantial loss. There are many types of insurance policies. For more detailed descriptions on the different types of policies, you can speak to your



insurance agent about the options, but here is a brief description on some of the possibilities.

Typically, a homeowners policy is where you would insure furs and jewelry. Homeowners policies usually

have a line item for furs. It covers the loss of a fur, but only if the loss occurs at your house and there is a maximum value. The best way to insure your fur is with an attachment to your homeowners policy, which has the fur listed as a separately insured item. These policies require an appraisal. It costs an additional premium, but two very good things are usually included: #1 The fur is insured no matter where it is located: with you on a trip, in storage, at a restaurant, etc. #2 The fur is insured for replacement value, which is the full retail price. In the event of a loss insurance company reimburse you in different ways. You should ask your insurance agent specifically how your policy reimburses you. One last option is Barnes Furs Complete Care. It isn't insurance, but a care package from us that includes all maintenance and repair costs of maintaining a fur, including summer cold storage and annual condition cleaning. We also supply you with a new fur to replace a fur stolen or damaged by fire or water. We can talk more about this option at Barnes if you are interested.