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COVER: Jewelry shown on cover is from the Byzantine Collection from Phillip Gavriel, a division of The Royal Chain Group.









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EFFECTIVE ADVERTISING: GLAMOUR SELLS

By Frank Dallahan



My first job after graduation was with Lenox China as a Market Research Analyst. I didn't know it at the time but I was to be a test case for the company in hiring younger people who could be groomed for management positions in the future. I moved along the marketing trail by assignments to various positions in the marketing department that culminated in a sales assignment in a Southern California sales territory.

This training program was fashioned to train a candidate in Lenox's marketing philosophy. A large part of this philosophy was to understand and be able to effectively communicate the objectives and rationale of Lenox's advertising plan, an important driver of the company's sales revenue.

Lenox's target customers were divided into two groups: the bridal market and the matron market. Reaching these two groups with entirely different demographics required different creative approaches and media. Reaching the bridal market was relatively straightforward. There were two bridal magazines at the time: Brides and Modern Bride. Lenox took significant positions in each issue to be certain engaged women between the ages of 18 and 25 received its message.

Reaching the matron market was more complex. The company placed ads in magazines that appealed to women in the age range of 25 to 60 whose demographics fit the profile Lenox wanted. The magazines included House Beautiful, Architectural Digest, Voque, Bazaar, and McCall's.

The creative strategy employed was totally different from every other competitor. A few months ago, I made this very point with respect to Goldstein Diamonds' advertising. It was to differentiate your advertising message and your company from competition visually and in the copy points of the ads. Every other fine china manufacturer advertised in the same magazines as Lenox to the very same consumers in exactly the same way. What they presented in their advertisements were images of individual fine china patterns. In contrast, Lenox took a different and a more controversial approach. It turned out to be a very forward thinking method. Lenox advertising used an upscale lifestyle approach. The ads glamorized entertaining and the lifestyle associated with it. The company presented an image of the lifestyles of people who owned Lenox and those who aspired to own Lenox. It was done in an aspirational way so that the reader envisioned herself in such a lifestyle, even though their reality might be different.

The theme of the ads began with a phrase "Magnificent Moments" and added the name of a sophisticated city such

as Paris, London, and Rio de Janeiro. The photo image always portrayed a hostess inspecting her dining room, moments before her guests were to arrive for a fabulous dinner party.

Over a period of time, this ad campaign drove Lenox's market share in fine china to over a 50% share.

You may be thinking, what does this trip down marketing memory lane his have to do with jewelry? The answer is simply: jewelry like fine china needs to appeal to a woman's aspirational nature and consequently so should jewelry advertising. Just ask David Yurman or Roberto Coin!

How do you accomplish this objective? Aspirational advertising can come in excellent photography of an individual piece of jewelry. It can also come by glamorizing the product by the use of a beautiful model wearing the jewelry you wish to promote. Our cover image this month is an example of this technique. It is reminiscent of one of the World Gold Council's ads of past years showing a beautiful model wearing a gold choker and the headline that read, "Let's decorate you this Christmas."

Today, too much attention is paid to selling jewelry by mechanics. How much does it weigh? Is it 10, 14, or 18 karat gold? Is it sterling silver? Is it titanium or some other new wave metal? The same can be said of selling diamonds by reliance on diamond grading reports. I once talked with Bob Bridge, of Ben Bridge Jewelers, about how they used diamondgrading reports. He told me they didn't! He thought grading reports were one more way away from selling jewelry based on emotion, romance and thus placing the emphasis on some technology that focused on a rational rather than an emotive approach.

Selling style, glamour, emotion, and lifestyle are effective, important ways to differentiate your business from the competition. It applies to advertising and promotion as it does to product display. Whether you are at retail or wholesale think about this as you walk through the next trade show. The firms who display their product nicely, with plenty of space between the products understand the concept. They also tend to be the most successful sellers of product. Glamour sells!



Frank Dallahan

co-publisher of The Retail Jeweler Fmail Frank@theRetail.leweler.com

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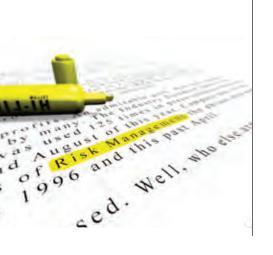




RISK. What's Your Appetite For It?

By John Politi

In one of my columns published last year, I wrote about the behavioral-side of Risk Management, and the need to "reassess your personal situation and risk-tolerance, so that your Life Planning and Financial Plan are in synch." I emphasized that at this juncture your personal financial planning should be viewed more holistically, and planned accordingly. These two paths will usually co-exist when a specific life-stage is encountered. Together with your Financial Planner, you can confirm that your goals & objectives are realistic and then proceed to properly develop and implement the specific life-stage financial plan desired.



It is the here & now of assessing risk that will transcend that which is strictly financially technical in nature. Thus the intersection of Financial Planning and Life Planning should take a more holistic approach. It is also during these times that both you and your Personal should re-visit the risk associated with the return required to achieve your goals. In October 2011 at the Business and Wealth Management Forum, Don Phillips, Director of Research - Morningstar, stated the following: "We



(Financial Advisors) are all in the behavior modification business. We think we're in the finance business. We've all got these numbers floating around our offices. But, at the end of the day, it's all about curbing investors' worst instincts, getting people to succeed with funds, to harness the market, to help them meet their goals." How much has changed economically-speaking in the past few years, and how if at all does it impact your present life-stage planning? Let's take a look.

Important Economic Indicators

As mentioned to us at Investorguide.com, "Leading indicators are those which are believed to change in advance of changes in the economy, giving you a preview of what is going to happen before the change actually occurs." For the moment, I'll omit highlighting coincident and lagging indicators as they are both of minimal use as a predictive tool in finance. These leading indicators usually have an impact on one's risk-reward mindset and level of risk tolerance.

GDP, CPI and other key economic reports Updated 3 -14 -2012			
	This week	Month ago	Year ago
Gross Domestic Product (billions)	15320.8	15294.3	14861.0
Housing Starts (thousands)	508	470	413
Producer Price Index	193.5	193.3	185.5
Consumer Price Index	227.5	226.8	221.1
Purchasing Managers Index	52.4	54.1	61.4
Retail Sales (millions)	401400	401400	387123
Unemployment Rate	8.3	8.3	8.9

Information furnished by Bankrate.com

One can observe from the chart a nascent economic recovery and a level of inflation that is moderately higher. Conflicting signals still prevail as evident in the slight contraction in our expansion as noted in the PMI. As an investor looking for direction on asset allocation and proper diversification this chart gives very little on which to base their investment decisions. Furthermore, it does very little to help in assuaging one's level of risk tolerance.

For the everyday investor the last decade has been referred to as the "lost decade" of investment returns. Where then do you look for the necessary return to exceed the rate of inflation – to eventually provide for investment income, college savings and retirement? We can ill afford to outlive our savings. No doubt these are tough times that require prudent financial planning and re-examining one's appetite for risk. Commodities, emerging markets, ETFs – "...oh my gosh, will I still be able to

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RISK.

What's Your Appetite For It?

sleep at night?" Present economic conditions suggest the need for a more dynamic and diversified portfolio – one combining both active and passive strategies. With our confidence level still at an all-time low, what do we do (with our money)?



This column is not intended to answer that specific question. Our goal is to get you to think about how much risk you can tolerate in trying to attain your financial objectives.

There is no doubt a role exists for risk tolerance in the financial planning process. Invariably you will need to make one or more trade-off decisions. Research illustrates that one classic trade-off decision has to do with the three aspects of risk. These include - risk required, risk capacity and risk tolerance. Simply put the Risk Required is the risk associated with the return required to achieve a person's financial goals. Taking into consideration one's available resources, time frame and the degree of their goals, what type of return is needed? That's where the level of risk comes into play. Bottom-line, the investor and his/her Financial Planner will just have to run the numbers. An individual's risk capacity is about the financial ability to take risk – in general. If all goes pear-shaped, how much can someone stand to lose without driving them into financial ruin? Personal Financial Advisors will usually employ one or more different versions of financial planning applications to calculate this financial determination. Lastly, Risk Tolerance is people's psychological comfort with risk. This is where they strike a balance between making the most of their opportunities and not putting their

financial well-being at risk. Risk tolerance is something you need to work at using a different procedure. Some Advisors and Financial Investment firms employ a psychometric test.

Very rarely will all three aspects of risk line up. One of the ways of looking at it is once the risk required is determined for a client, then risk capacity and risk tolerance are going to operate separately as constraints. Risk capacity in and of itself should always operate as an absolute constraint – too much risk taken on will derail all of one's financial plans. Risk tolerance tends to be a balance point. You can be taking either too much risk



or too little risk. While we haven't addressed Risk Perception, this is one area where a Financial Planner has some control – by educating clients so that clients have realistic expectations about risk. This is about the client's understanding of the risks. Interestingly enough, the investing public's risk tolerance actually changed very little as a result of the 2008 economic crisis. What did change more dramatically was the public's perception of the risk inherent in investing.

Before an investor can even think about wringing out better returns by investing in "alternative investments," they should take a good hard look at the Holy Trinity of Risk – Risk Required, Risk Capacity and Risk Tolerance. Speak with a Personal Financial Planner that incorporates some aspect of holistic planning into their services. Making it more about the client's lives and their financial affairs as a whole and how it impacts what they're getting out of life. It's not about getting an extra 1 percent return, the technical or tax stuff – it's about the whole person and what they want out of life.

Author's Note: Please consult with your CFP®, CPA and/or Estate/Tax/Eldercare Attorney when discussing your financial needs and developing the appropriate personal/business financial plan.



John Politi

John Politi honed his professional career in the Jewelry Industry as a business owner. CEO and Director with some of the industry's most prestigious organizations. John brings his readers more than 30 years of experience with an in depth knowledge in Precious Metal manufacturing & management, ISO-based Quality Assurance Standards, and Diamond Certification. He completed the Pace University, Lubin School of Business Financial Planning Certificate Program, and graduated with Honors having earned his MBA-Finance degree and Advanced Certificate in Health Care Management from Iona College, Hagan School of Business. John will serve there as an Adjunct Professor in Finance beginning in 2012. He enjoys active membership with the Financial Planning Association-Greater Hudson Valley, NY, serving on their Pro Bono Committee, as well being a member of ACHE, Healthcare Leaders of NY Chapter, and the 24KT Club of New York John welcomes your input and can be contacted at, john.politi@ verizon.net.







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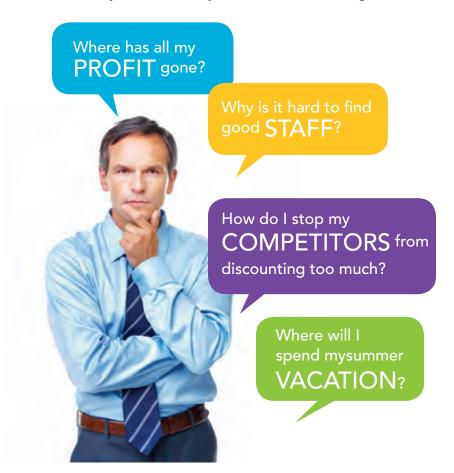
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Asking the Right Questions By David Brown By David Brown

I'm sure there are a number of contenders that spring immediately to mind for any business owner. Among them...



All good questions, but not as important as the question that gets to the heart of self employment. Reminding yourself of why you are in business takes the cake as the number one ahha moment.

DO I HAVE A BUSINESS OR HAVE I BOUGHT A JOB?

Most jewelers ask themselves at some time or another why they are in business – and some days, they might have trouble finding an answer! For many, it's the appeal of self-employment, which brings with it a greater degree of control over their working life and a desire for better profits than an employee can earn. Your future is in your hands – not the hands of anyone else.

Often getting into self-employment can be an emotional decision rather than a logical one, and can be driven by a desire to get away from pain (a job they don't enjoy) rather than a move towards pleasure. Many lack the necessary skills

to work effectively at this level. It has to be said, however, that few people who become self-employed ever have a desire to go back to working for someone else – the pluses do outweigh the minuses.

Sadly, many jewelers don't receive sufficient return for all the hours of effort and the dollars of working capital that are invested in them. To exemplify, here is a quick exercise using a hypothetical store:

Jane earned \$70,000 from her store this year, including a salary of \$50,000 and a profit of \$20,000. She paid \$250,000 for the business two years ago and believes it to be worth the same today. She works 50 hours per week (approx 2500 hours per year).

Based on a 25 per cent return on investment (ROI) on her \$250,000 purchase price, Jane would expect an annual return of \$62,500 from owning the business (\$250,000 x 25%). This figure represents the 25 per cent she deserves for the risk she is taking, compared with the return on risk-free investments such as bank deposits or government bonds. (Although this represents a greater premium over non risk rates than say 3 or 4 years ago, it would be fair to say business has got a lot riskier during that time!)

If Jane deducts the \$62,500 that she should earn on her investment from her total income (\$70,000) she is left with a figure of \$7,500. This is Jane's "pay" or the reward she gets for the effort she has put into the business. If she divides this by the hours she works per year which is 2500 then she is effectively earning \$3 per hour to manage the store (\$7,500/2500). Sounds a bit low, huh!

Would Jane find someone who would manage her store for \$7,500 per annum? Not likely! Yet many owners ask this of themselves every year. Jane is not earning nearly enough for her labors and her initial investment and all she has succeeded in doing is to buy herself a job – and a poor paying one at that! Sadly this situation is all too common. Sue has kidded herself that she has a profitable business, yet if she invested her money elsewhere and went to work for someone else she would be earning a lot more without the hassle.

If you're in a similar situation are we suggesting you sell your store? No. You need to turn these circumstances around.



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DIAMOND IN A DIAMOND

Asking the Right Questions

How can Jane turn that job into a business that works for her?

The biggest difference between a successful store owner and an unsuccessful one is the ability of the owner to concentrate on the important rather than the urgent.

This means doing the tasks that will move the business forward, the types of tasks that will earn \$100 or more an hour indirectly

- such as financial planning, effective inventory budgeting, buying and management, marketing plans and pricing revision - and not fiddling with urgent but less important tasks that can easily be completed by a staff member, such as fitting watch batteries.

In order to do this, an owner needs to plan and be constantly asking themselves the question, "Is this the best use of my time?"

Here are a few guidelines to help make your time more productive:

Preferably on Sunday night (Monday morning will do), review all goals and priorities for the week ahead. At times like this, it's not all about

Step

reducing costs; it's about setting goals to increase profit margins,

clear aged inventory, increase sales, improve team communication, re-order fast sellers and so on.

Step

Prioritize. Choose one or two tasks that can make the greatest amount of difference in the shortest amount of time. Write them down.

Plan when to take action on these tasks.

Step

Ideally break tasks down into 1-hour blocks. Everyone can find an hour to concentrate on a key task but many struggle to find three hours out of a busy day. Also choose a time of day with the fewest interruptions. Early in the morning is best.



Plan where to take action.

Choose somewhere private with no distractions and with all of the things required to complete the task. Sometimes

doing important tasks at home first thing each day is more effective than trying to do them at the store.



Schedule or delegate the task.

Step

Step

Wherever possible, give things to someone else to free to move to the next item of business. Remember, delegation is not abdication.



Step

Use discipline and self control to follow through and complete each task. Mark it off and celebrate any successes with a coffee and a five-minute break.



Step

Repeat these steps each week and them each day.



Some careful planning can make all the difference to the rewards an owner can get. Sometimes you have to take time to sharpen that axe.



David Brown

David Brown is President of the Edge Retail Academy, an organization devoted to the ongoing measurement and growth of jewelry store performance and profitability. For further information about the Academy's management mentoring and industry benchmarking reports contact Carol Druan at carol@edgeretailacademy.com or Phone toll free (877) 5698657



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Points of Improvement

As most all of you know, we will frequently shop in jewelry stores around the country. As economic times changed, so has what we identify as areas of opportunity for improvement, and although some of these opportunities remain the same, we have in the last few months seen some behaviors that need particular attention and correction. Below are 11 specific areas of improvement that will be helpful to you as owners or managers of retail jewelry stores.



Texting

Although we've seen much improvement in this, there is still far too much going on in some stores today. We often find people are so involved in texting, they are not aware of clients in the store. This will cost you sales, and poses a tremendous security risk.





Staff Gathered In The Back Or In A Corner

We find this is particularly abused when we shop jewelers during off hours. First, it's a security risk to not have someone up front; second, it is extremely offensive to not have a sales "professional" to not care if you are there to look at a nice piece of jewelry. As someone who spent 30 years in retail jewelry, some of the largest sales were made in off hours, yet time after time sales people and managers are so busy talking among themselves they sometimes forget they are there to "sell jewelry."





Lack Of Product Knowledge

This remains a constant in our shopping. It always amazes me what some sales personnel people think you do not know, and how they "guess" or give miss-information. When a consumer is educated, such behavior will ruin your store's credibility immediately. Clients would rather be told you don't know the answer but will find out, than having them guess or give false information. We find this is consistent in many mall jewelers. Such situations reflect directly and poorly on your store's management..



Inappropriate Attire

We work in fine jewelry, so we should look like we are there to sell it. Yet sometimes associates look like they are working in a convenience store. We are in the image business and no matter what your shape or size; there is an un-written standard that clients expect if they are purchasing a nice piece of expensive jewelry. We find his especially prevalent among younger associates, who perhaps have not been trained in appropriate professional attire. If you do not have a dress code, you may want to consider creating one. The standards are set by the leaders in the store. If managers do not dress for success nor will their staff.





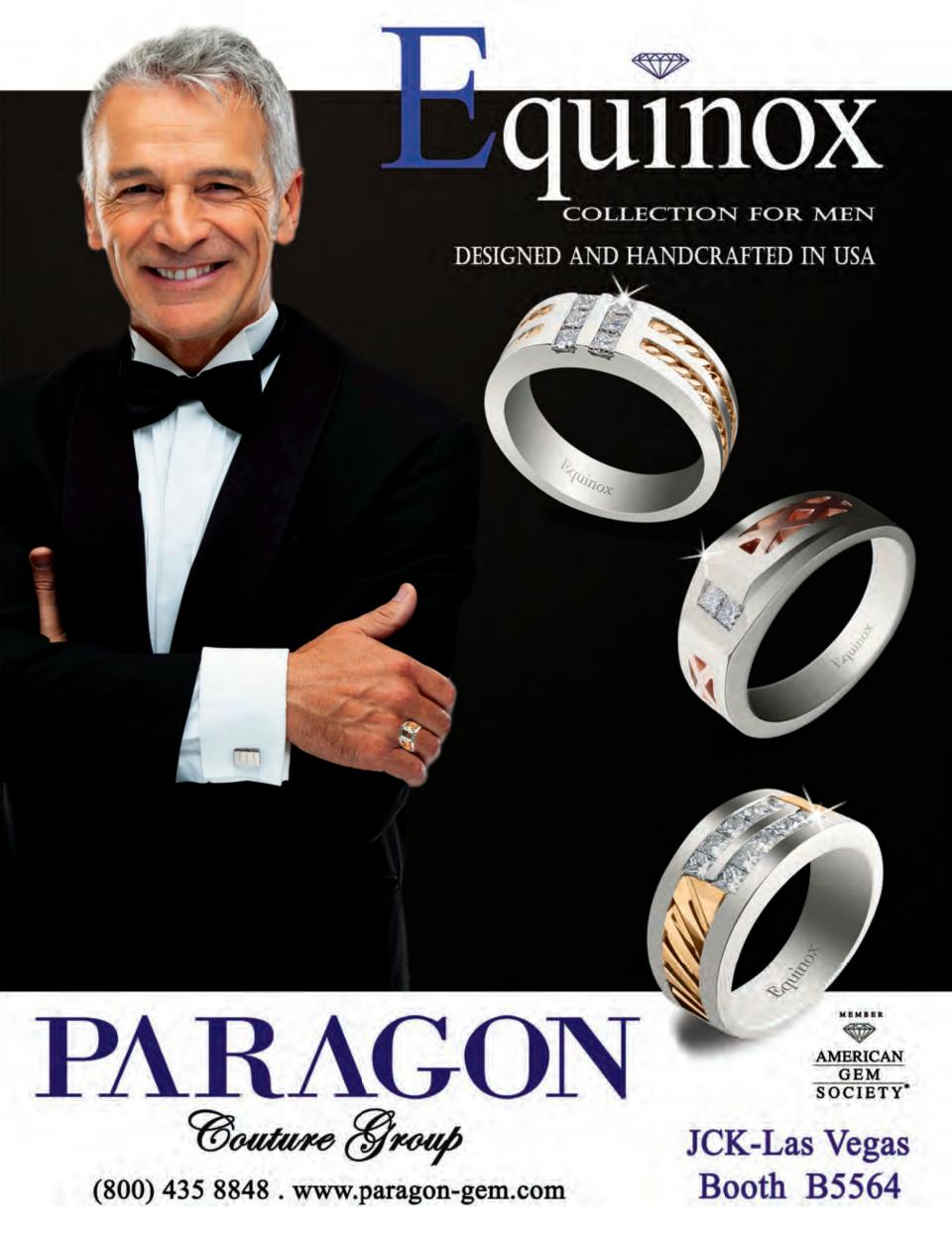
Not Being Greeted Within 10 Seconds

There is an un-written rule for jewelers that clients (no matter who they are) should be greeted within 10 seconds of entering a store, even if everyone is busy. Yet, we are amazed at how many stores we walk into only to find the staff chatting among one another. Obviously, they feel it is more important than saying hello. Even if everyone is tied up, sales staff should be instructed to look up and tell the client that someone will be right with them.



Security Risk

We are AMAZED at what little attention is paid to securing jewelry. Cases are left open, keys left in doors, whole trays of jewelry taken out, turning away from us with jewelry in our hands, showing very expensive pieces of jewelry with little to no attention of their surroundings, too few people in the store. This too, comes back training. Behaving like this makes your store a sitting duck for a robbery In most cases your store is cased well ahead of time. You are begging for a switch, grab and run, or smash and grab if you ignore this point. Although you are insured, no one wants to go through that, so make this part of your weekly meetings and associate training. While you are training about security also make part of your training on what to do if you get robbed, who to call with phone numbers readily available to all associates. Robberies frequently occur because of neglect, when the intruder knows you are at their mercy, and untrained sales associates make their job a piece of cake.





Our Owners Are Not Here And They Make **Those Decisions**

Empower your people to make important decisions, or have someone in your store at all times who can. Clients are at your store to purchase today, not wait while you reach someone's approval, or company policy.





Too Busy To Look Up

Time after time, we have walked into stores only to be un-noticed by managers and associates doing paperwork, counts, or on the phone with their supervisors. We have even startled associates who were so enthralled in what they were doing they did not know we were there. Your doors are open to sell jewelry. Paperwork and supervisors can wait. The most important thing you do all day is help clients, which help ring the registers and keep your doors open. Mall store are particular offenders of this. There is not a piece of paperwork or person on the phone who is more important than the client who is there to buy jewelry.



We Can't Honor That Sale Today It Ended Yesterday -Or We Do Not Discount

This is something we just don't understand. Honor the sale and get the merchandise out of the door. If you let that client walk there is about a 98% chance you will never see that person again. They will walk right across the street to your competitor who will give them a discount. That "company policy" will cost you a lot more than the one client, it will cost you the nine friends they tell and the nine they tell. If they ask for a little discount give them 5%. All clients are looking for is to know you care about them and their business enough to not let them walk. Yet we see it happen all the time. It cost you more to have that jewelry sit in your showcase than it does to give them a small discount or honor the sale.



Not Getting The Jewelry In A Client's Hand

Although clients may say they are "just looking" we almost never see associates take advantage of one of their two greatest assets: jewelry and the client. We never understand why associates will mindlessly follow around a client and never get a piece of jewelry in the hand of a potential buyer. The only thing that is standing in the way of a potential sale is glass and their inability to create the desire by getting that beautiful ring on their hand, pendant on their neck, or bracelet or watch on their wrist. Even if you have a passive client in the store, you never know when it will turn into an opportunity now or later. If they are taking time to look at your jewelry the sales person owes it to your client to show them what is in the showcase. This comes back to lack of training or lack of drive by the sales associate. Lack of training is an easy fix. Lack of drive is not so simple.

The take away from our resent visits is that there has been a marked improvement from 2009. Please note that all the opportunities presented above have a very easy solution called training and more training. Our professional advice to you is to invest in training. If you are an owner and you do not like to train, hire someone who specializes in it. There are many very good people in our industry who have wonderful programs. If you have a manager in your store this should be their responsibility, not an optional skill and they should be held accountable for it. If they do not know how, invest in getting training for them, and in the future when hiring your next manager,

consider this as a leadership must.

Some of the bad habits noted above are learned behaviors which are based on the standards and disciplines from the leadership, or the lack thereof.

Set the standard high. You owe it to yourself, your staff and the business. If your sales people are not meeting their expectations find and hire others. Hire a mystery shopper and let your staff know they will be shopped and give them a list of standards to which they will be graded. This sometimes is just enough to keep them on their toes. Make sure you communicate with your staff the seriousness of what you are doing.



Lack Of Sales Ability:

Perhaps it is the old school in me; however we almost never see true sales skills utilized. Creating the desire, assuming the sale, asking for the sale, turning the sale over and going for the add on sale. If your people do not know how to sell it's your responsibility to teach them the basic selling skill and product knowledge they need to sell jewelry. You owe it to them, and your clients.

Last: Please take the information that you have read as our effort to help you improve. If we are seeing these things rest assured so are your clients, and in the end it will cost you clients which equal revenues.



Suzanne DeVries

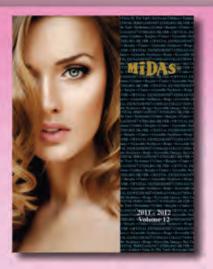
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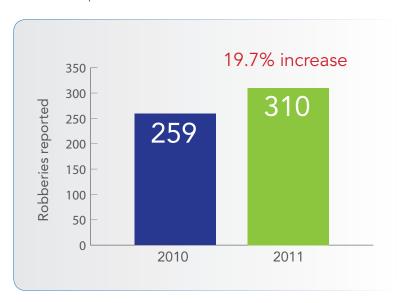
The Best Protection Against Robbery: **DAILY HABITS!**

By Dave Sexton

When Jewelers Security Alliance (JSA) in mid-March published its Annual Crime Report compiling a broad array of U.S. jewelry crime statistics for the year 2011, one of the conclusions that leapt off of the pages came as no surprise. Consistent with our claim experience at Jewelers Mutual Insurance Company, the report confirmed that it was a tough year for on-premises robberies -- that is, the stealing of jewelry from a store by use of force and/or fear against the store's employees.

As the year 2012 moves into its second quarter, robbery reports continue to come in. Accordingly, the question weighing heavily on jewelers' minds is, "What can I do to protect my business, my staff, my customers, and myself?"

First, it helps to understand the extent of the problem and the unsettling scope of current criminal activity. The U.S. retail jewelry industry reported 310 on premises robberies to JSA in 2011. We have not seen comparably high robbery statistics since 1997, a year during which jewelry businesses reported 333 such incidents to JSA. The 2011 total of 310 reported robberies represents a 19.7 percent increase over the 259 robberies reported in 2010.



Dollar losses from robberies also increased significantly: the roughly \$39 million in 2011 reported robbery losses represents a 37.3 percent increase over the reported 2010 dollar losses. While the higher values of diamonds and gold in 2011 certainly contributed to this increase in reported dollar losses, the evidence surrounding many of these crimes also suggests that criminals are becoming smarter and more discriminating about which items to target.



For example, the reported robbery crimes in 2011 included a significant number of cases involving criminals targeting certain high-end watches. In some of these cases, video surveillance recordings actually captured criminals forsaking some very fine jewelry that they easily could have also taken – even physically brushing aside some other valuable items – in favor of taking only these very expensive and high-end (and, evidently, very easily fenced) watches that they had specifically identified as their objectives.

All jewelers are high-profile targets for robbers. There are indeed basic security rules all retail jewelers can follow to reduce their risk of robbery. However, even when a jeweler conscientiously follows all the rules to discourage robberies, the jeweler may find himself/herself a victim of robbery. If this should happen we recommend you and your associates always remember to cooperate fully with the robber's instructions. Never resist!



>> Continued to Pg 22



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Naturally, the best alternative is to do everything you can to avoid being targeted for a robbery in the first place. Mitigating your risk of robbery requires a much more comprehensive and holistic approach to prevention than the avoidance of other crimes might require. For example, anti-burglary measures can be accomplished with a good procedural checklist: store the merchandise properly, close and lock the safe and vault, arm the alarm, lock the doors, etc. A jeweler can observe and apply these precautions by establishing an operational routine or by regular practice.



Avoiding robbery, however, requires ongoing and active awareness – a certain vigilant state of mind.

The precautions begin with how you open your store (a time when retail jewelers are at the greatest risk of being robbed):

- Make sure you're not being followed or observed when you arrive
- Never open alone
- Have another associate observe the store opening from a safe distance, prepared to call for assistance if any trouble is encountered.

The precautions continue with your conduct of business:

- Greet every arriving customer and use eye contact
- Watch for any signs that your store is being cased
- Be alert to suspicious behavior
- Have a prearranged code word to alert associates when necessary
- Have an established procedure for apprising law enforcement of any perceived imminent danger or Suspicious behavior.

These precautions must also include the security procedures you observe and apply at the end of the day:

- Never close alone
- Have another associate observe the store closing from a safe distance outside with a cell phone at the ready
- Establish a visual pre-arranged "all clear" signal with your lookout before leaving the store;
- Always make sure that you're not being followed after you leave.

In short, the price for reducing the risk of robbery is an everpresent vigilance on the part of the jeweler and the store associates. This includes basic team training and coordination with regard to sound security precautions.

Maintaining membership in Jewelers Security Alliance (JSA) and actively participating in local crime alert networks are also highly recommended practices. In several documented cases, jewelers have avoided being robbed because they recognized a suspect in their store whose photo had appeared in a recent crime bulletin that their local crime alert network had circulated to their membership. Because these jewelers monitored crime alerts from JSA and their local crime networks, they were able to take action and avoid becoming a victim of crime.



To learn more specific practices you can adopt to prevent crime, you may request Jewelers Mutual's free Security Guide for Retail Jewelry Businesses. Request yours via e-mail to: YourlnsuranceExpert@jminsure.com



David Sexton

vice president of loss prevention at Jewelers Mutual Insurance Company

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Salient Silver Stats

For the past three years the Silver Promotion Service has provided the industry with Silver's Sales Performance results for the year. The key findings for 2011 are:

of jewelers surveyed reported sales increases for silver jewelry.

Of these, 27% had increases of 25% or more.

53% of the jewelers surveyed reported silver products had the best maintained margins during the 2011 Holiday Season.

Silver jewelry represented 37% of retailer unit volume.

Silver jewelry represented 25% of dollar volume.

93% of retailers said they are optimistic that this sales boom will continue.

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THESTYLEPAGE

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in sterling silver (blue topaz,

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Some of the leading minds in commerce analyze customer service, corporate structures, customer retention and a host of other issues. This compiled a list of what are considered the best companies in the world, is based upon certain qualities they have in common.

Interestingly two issues run throughout the choices. One is "positive attitude" and the other is quite amazingly, "the absence of rules". These companies seem to follow the Nike slogan, "JUST DO IT". Not one of the firms has a voluminous rulebook or manual. Instead, they have constant on-going training to teach everyone how to take care of problems... and not to worry about making mistakes in the process. Guess what? It works. And, when jewelry team members are empowered to provide solutions, they change their perception about problems.

Each of these companies was interviewed intensely in order to discern their ability to outthink and outperform the competition. Let's begin by listing several of the companies and briefly detail the attributes that make them the best including some jewelry industry notables:

Tiffany
Tacori
Breitling
WALT DISNEY WORLD
LEXUS
NORDSTROM
RITZ CARLTON HOTELS
SOUTHWEST AIRLINES
APPLE

Many of these ten are detailed in my book, "Just Say Yes" for the very same reasons they're listed here by the nation's business-service gurus. Let's begin with the similarities.

Each company has a creative, liberal philosophy about product returns

Each company has a hands- on "problem solving" technique that permits each employee to make decisions. Each company:

- Is egalitarian in its approach to employees and patrons.
- Proves its "overboard" service each and every day.
- Has a system in place to hold hands with each customer after the sale.

- Motivates the staff to be excellent.
- Recognizes that retail business is theater and that the business is a show.
- Recognizes that each customer has a name, identity, set of sensitivities and needs
- Cares more about patrons than policies.
- Refuses to "defend" a product that doesn't delight the customer
- Treats the customer the way the customer wants to be treated.
- Looks to fill a niche within their own marketplace
- Is willing to take reasonable risks in order to distinguish themselves.
- Puts ethics and standards high on the list of priorities.
- Recognizes the difference between need and want.
- Looks to make the customer feel more important than they're accustomed to feeling in the marketplace.
- Looks for long term "ownership" of the customer by virtue of enormous respect and follow up care.
- Looks to pacify the customer instantly.
- Trains employees to protect the company's assets including the customer.
- Each prospect employee auditions rather than interviews.

Today, more than ever before, we need to look at our organization and turn it upside down to ensure customers are cared for the way we want them treated

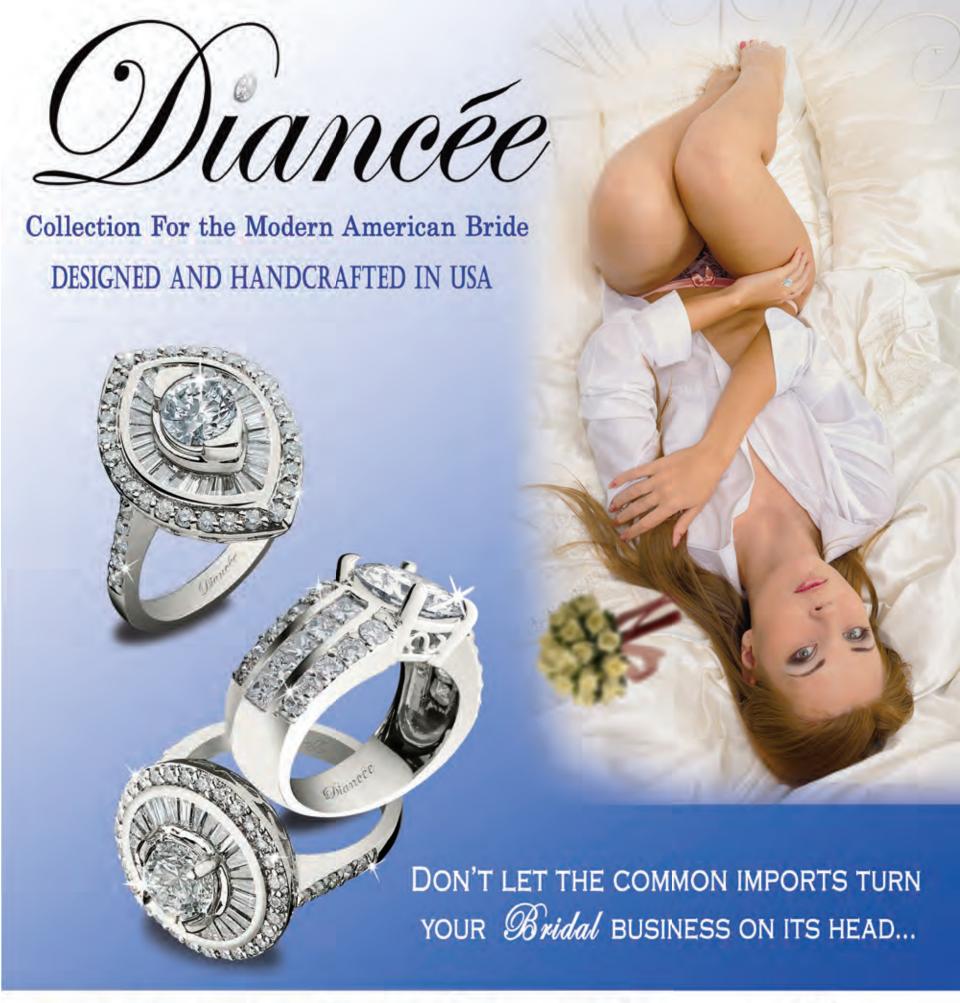


 We also need to aggressively have a customer retention program in place... right now. Times are sensitive and our customers are reactionary. Take care of them.



Phil Nulman

Phil Nulman, CEO of The Nulman Group, is author of four top selling books and has worked on brand development for jewelry manufacturers and retailers for thirty years. He is also an adjunct professor at three universities.



PARAGON Couture Group

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JCK-Las Vegas Booth B5564



HOW YOU CAN BUILD A SOLID ONLINE PRESENCE AND **BE "THE" LOCAL JEWELER!**

By Matthew A Perosi

"Getting online" was once as easy as setting up a website. Now, however, simply having a website might not be enough to establish a solid online presence. Website success comes when you account for what customers are looking for, and how they are looking for it. You don't need fancy programming on your website, but you do need information people can find and read easily.



Most of what you publish online about your jewelry store is found through search engines. According to my own measurements, 94.5% of all traffic to a jewelry store's website

will come from search engines. Compare this number to the 74% average across all industries announced in July 2011 by COM Score and Local Search Association. Suffice it to say, your jewelry buyers are primarily finding you through search engines.

In February 2012, Google announced changes to their search results which gave greater importance to the town or city name that is associated with your website. Their search results also rely less on the information from Google Places.

Overall, these Google changes and the measured 94.5% of visitors from searches give you an incredible local advantage over strictly e-tail jewelers, and jewelers outside your town. For those located in a major city, Google is showing a wider radius of results so users have more options.

The local advantage that you have comes by simply listing your address in the footer of every page of your website. I know some jewelers only list their physical store address on their contact page, or their directions page. This seems to make perfect logical sense until you consider how Google relates data together. Google reads every page of your site and figures out ways to relate one piece of information to another. As far as Google is concerned, it will not associate jewelry with your address based only on your contact page.

Google simply needs more than 1 or 2 pages with your address on it to truly understand how to connect you to local search. With your store's physical address and telephone number in the footer of every page Google has plenty of chances to properly associate all your engagement rings, all your yellow

gold wedding bands, and all your jewelry repair services with your address.

Another suggestion for improving your standing as a local jeweler is to have content on your website which relates to your local community. Write a few blog entries about local established proposal locations and local banquet halls. This will help gain additional local search queries.



I would be remiss if I failed to mention Facebook as a source for local online marketing, but truthfully, it's not. My own measurements show that Facebook only accounts for about 3% of all

jewelry store website traffic. Facebook might be a way to build fans, but there's not much solid data to show fans will ever buy your jewelry. It seems better suited for branding rather than immediate sales.

Another recent metric I measured shows that currently 10% of all jewelry website visitors are using smartphones. For added website success you need a dedicated mobile website. Even though a smartphone will allow for two finger pinch-zooming to read a standard website, your customers will have a far greater appreciation for a mobile website they can control with a single thumb.

Google is connecting local people to local stores. One of your easiest local marketing tools is a website with a blog.



Matthew A Perosi

Matthew Perosi is the Founder of the Jeweler Website Advisory Group (jWAG), a research team devoted to reporting how jewelers can use websites, mobile technology, and marketing trends to further personal

and jewelry store goals. A library of articles, videos, and an archive of jWAG daily email "Nuggets" is freely available at www.jwag.biz. Matthew invites your feedback at matt@jwag.biz.



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DIAMONDS FAIR TRADE

By Ian Smillie



Have you ever noticed when you visit a Starbucks the phrase "fair trade" in coffee is prominently featured? Have you wondered what is fair trade and how and why it was applied to coffee? And even more to the point, what does fair trade have to do with diamonds?

In the 1980s, coffee prices reached all time lows. This circumstance drove

small producers into destitution. In an effort to address this problem, the concept of fair trade coffee emerged and it provided for the growers to receive higher prices for their goods because of:

- Set and managed standards
- Certification of the product
- Assurance that the product was what the label stated

As important, the process makes certain that the product is produced under fair labor conditions and the products produced contribute to community development in the areas where they are produced.

This Fair Trade concept is owned and managed by Fair Trade Labeling Organization (FLO).

There is a similarity between the coffee growers and artisanal diamond workers. So, the concept of Fair Trade diamonds is not a long step from Fair Trade coffee. The idea of fair trade diamonds arose because there are some 1.5 million artisanal diamond diggers in Africa and South America working under unsafe and unsanitary conditions. Child labor is rampant, violence is common, and most diggers earn only a dollar or two a day. This was the breeding ground for conflict diamonds in Sierra Leone, Angola and the Congo. The Kimberley Process has helped to curtail conflict diamonds, but nothing much has changed for artisanal diggers and their families. One might well ask whether conflict diamonds can be kept at bay for very long by regulation alone. People flock to the alluvial diamond fields because they are poor, because the diamonds are close

to the surface, and because over the better part of a century, governments have found it impossible to police them.

The Diamond Development Initiative (DDI), a non-profit organization bringing together civil society, governments and industry, was created to deal directly with this challenge: to test and apply development solutions to development problems. Instead of treating diggers as criminals, the idea is to find ways of bringing them into the formal economy where they can have a long-term stake in a legal system and real benefits.

Enter the idea of fair trade. Unfortunately, both the idea and the term "fair trade" have been tossed around rather lightly. Experiments have been tried, and mostly they have not worked. In 2008, Transfair USA carried out a study of the potential for Fair Trade diamonds. It concluded that the business case for Fairtrade certified diamonds was "generally positive" and that there was a "clear development case for Fair Trade to engage with the diamond sector". It said that the best opportunities lay with small-scale mining companies and to some extent the micro-mining sector.

Transfair USA however believed it was not possible with unorganized subsistence artisanal miners—precisely where the problems are most dire.





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DIAMONDS FAIR TRADE

DDI took up the challenge with what it calls Development Diamonds™. Development Diamonds are diamonds that provide a fair return to subsistence artisanal diggers and are produced under sound development and environmental conditions. Detailed standards have been created in consultation with industry, civil society and miners themselves. The issue, however, is not just the product; it is the pipeline between the mine and the consumer. In other words, the challenge is not just to find suitable production sites, it's how to create a viable chain of custody so that these diamonds are not mixed with others. And most importantly, how to establish independent third-party monitoring along the chain in order to provide reliable quarantees for the consumer.

DDI has been working on this project for nearly three years. It has received financial support from the German government and from companies with no direct stake in the project beyond their interest in the concept of development. This support has been essential, but equally important has been technical, political and moral support from the government of Sierra Leone where the first pilots will take place; the Kono District Council, which sees in this idea an end to the violence and corruption of the diamond fields; and the miners themselves, who endorse without question the idea of better prices and working conditions.

It has taken time because of the complexity of creating realistic standards and identifying miners who are willing and able to meet them. It has meant working out the complexities of buying, exporting, cutting and polishing, manufacturing and retailing, all with good independent oversight—and importantly, all within existing systems. DDI will not handle any diamonds or finance any transactions. The system has to be workable and economically viable within existing commercial frameworks if it is to be replicable. The idea is not to establish a few protected enclave operations that need constant handholding. DDI believes that the demand for ethically produced diamonds is strong and could be much stronger; it knows that artisanal diggers are producing top-quality goods. The challenge is to make an efficient and trustworthy connection between them. The first pilots will be ready for testing this summer.

It worked for coffee and it can work for diamonds!



Photo: DeBeers



Photo: DeBeers



Ian Smillie

lan Smillie chairs the Board of Directors of the Diamond Development Initiative. He first went to Africa in 1967 to teach high school in Sierra Leone's diamond mining region. Since then he has worked in many capacities as a development consultant and author. Smillie helped develop the 70-government 'Kimberley Process,' a global certification

system to halt the traffic in conflict diamonds. His latest book is Blood on the Stone: Greed, Corruption and War in the Global Diamond Trade. He was the first witness at Charles Taylor's war crimes trial in The Hague.



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"Tsarevna Swan" Wins Guinness World Record

Simon Golub & Sons is proud to announce their parent company Shrenuj & Co. was the sole diamond provider for the Guinness Book Of World Records winning ring the "Tsarevna Swan".

With 2,525 set diamonds the "Tsarevna Swan" won the record for having the most diamonds set into a "wearable" ring. This \$1.3 million ring was designed and manufactured by Lobortas Classic Jewelry House in the Ukraine. Shrenuj & Co., a DTC Sightholder, provided all 10.48 carats of diamonds for this masterpiece. The diamonds were all G color and with VVS-VS clarity. The "Tsarevna Swan" is currently on display in Kiev, Ukraine but is expected to make a world tour.

To learn more about Simon Golub & Sons and Shrenuj & Co. products please visit www.simongolub.com or call 1-800-426-7125 for more information.



Tolkowsky Champagne Diamonds Now Available from Wolman

In response to two previous successful marketing campaigns, Philip Wolman & Co of Los Angeles will again offer an exclusive collection of natural-color Champagne Diamonds cut by Gabi Tolkowsky of Antwerp, Belgium. The Collection will cover the Argyle Color Spectrum of C1 to C7 diamonds in sizes from

1/3 carat up to five carats. Each diamond purchased will also come with an authorized letter from Gabi Tolkowsky, suitable for framing and attesting to his workmanship. For more information contact Philip Wolman & Co at 800-252-2299.



Gameplan Jewelry Launched

Features Iconic and Legendary NBA Teams and Marks Gameplan Jewelry, a California based fine jewelry company, has developed and launched a collection of officially licensed NBA designs executed in alternative metals (Composite Metal Alloys) and enamel jewelry products. The product line was developed and produced in the US.

Monty Abramov, Creative Director of Gameplan Jewelry, is well know for the work he did in developing Mirabelle 18K, Celine Dion, Elton John and Elizabeth Taylor jewelry brands. Commenting on the new Gameplan line, Abramov said, "Our American made product is superior in design, quality, durability and finish. We have put to work some very talented American jewelers and the results are amazing!" Gameplan's New York Knicks retailer and jeweler Jeff Badler at Maurice Badler Fine Jewelry said recently "Knicks pieces are flying out the door! Customers are returning to purchase again with friends and fans. We love the product and the marketing benefits are priceless."

The new collections feature iconic teams including the New York Knicks, Boston Celtics, Chicago Bulls, Los Angeles Lakers, Miami Heat and all 30 NBA team markets. The product line includes neckpieces and pendants Prices start at \$75.

NBA Jewelry by Gameplan collections are distributed exclusively through independent retailers. "Savvy Jewelry Retailers are looking to connect with a young and vibrant audience through social media and marketing efforts. Our







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American made Alternative Metals products are a great solution...while creating excitement with every sale", said Lyle M. Rose of United Brands, marketing agents for Gameplan. Gameplan Jewelry also is officially licensed for NCAA jewelry products.

For more information please visit their website at GameplanJewelry.com or contact Monty Abramov at 310-205-3900.



Jeff High Joins Stuller

In order to provide the jewelry industry with a continuous flow of the latest technology and digital solutions, Stuller has invited Gemvision founder and president Jeff High, to relocate from Iowa to their global headquarters in Lafayette,

LA. Jeff will assume the role of executive vice president, Gemvision and innovation solutions.

The prime manufacturer formed strategic partnership with the jewelry software company in 2009 with the goal of enhancing customization tools for retail jewelers. The partnership produced CounterSketch





Studio, a 3D jewelry design platform that allows retailers to work alongside their customers in creating one-of-a-kind custom jewelry pieces.

"Jeff's wealth of experience on the technology side of the industry aligns perfectly with our goal of bringing the latest in virtual solutions to independent retailers," says Jay Jackson, Stuller president and CEO. "We're excited that he's accepted our invitation to relocate to Lafayette and look forward to the valuable insight he'll bring to our operation."

In his new role, Jeff will continue his responsibilities with Gemvision, but will coordinate the activities between it and Stuller. His innovation solutions role will better leverage his knowledge and experience in order to bring the full benefits of digital technology to the jewelry industry.

"Gemvision and Stuller share a passion of providing innovative solutions for jewelers," says High. "Our partnership thus far has produced impressive results and I'm looking forward to having the opportunity to work more closely with this team." team."

Spectore Corporation Celebrates 30 Years in **Contemporary Metals**

Spectore Corporation introduced Gray Titanium to the jewelry industry 30 years ago. It was the first new element delivered to the market in over 3,000 years. Edward Rosenberg, a third generation jeweler, founder and CEO of Spectore Corporation revolutionized the industry when he first came across this refractory material in the late 1970's working with Master Jewelers of the Royale College near London. He saw how the natural luminescent color could be captured in metal without pigment. This spoke to the artist and jeweler's desire to add a new dynamic to monochromatic metal. This vision immediately captivated and lured him to use this exciting media to deliver inspired collections with a range of looks that are clearly meant to be worn.

Naturally biocompatible, extremely durable, versatile and of course beautiful, these were and remain the criteria for any new alloys or materials introduced by Spectore Corporation, and as their in house designer brand, Edward Mirell. The brand is derived from the merging of Edward Rosenberg and Mirella Connor's names, friends and business partners since the company incorporated.







Through Spectore's 30 years the team of artists, designers, craftsmen and engineers continue to innovate and deliver new and exciting materials to the largest growing segment in fine jewelry, Contemporary Metals. Edward Rosenberg received international recognition as the first producer of consumer goods and designer ever to be recognized by the International Titanium Association for advancements made in these unique materials. This is to be added to their mounting number of design awards received annually from multiple trade channels such as JCK, Centurion, MJSA, JA and countless others. These incredible materials and creations will be exhibited at JCK Bayside Room Booth #B5401.

NYSJA Opens Membership to All U.S. Jewelers; introducing new healthcare benefit

NEW YORK, NY-The New York State Jewelers Association (NYSJA) is opening its membership to all professionals in the jewelry industry in the United States.

Mike Wilson of Wilson and Son Jewelers in Scarsdale and Mt. Kisco, New York, will be introduced as the new NYSJA President.

NYSJA will also be introducing a new healthcare benefit program for members, managed by Cool Insuring Agency of Latham, New York. "As the endorsed NYSJA broker, Cool will provide a comprehensive review of a jeweler's current carrier and plan to determine if rates and benefits are accurate," says Eric Kane, account executive "We are a broker in almost every state and able to work with jewelers throughout the U.S. to review their benefit offerings."

Representatives from Cool Insuring Agency will be available at the NYSJA breakfast meeting to discuss the healthcare programs available to NYSJA members. The agency is currently exploring the option of offering an exclusive association plan to NYSJA members, but for the moment it will be focusing on each member's specific plan. "Our account management team and support staff will help manage your employee benefits program so that you can focus on your core business--making and selling jewelry," says Kane.

For more information, contact Barbara Keefe, NYSJA executive director, at 1-212-290-1555 or info@newyorkjewelers.org. Or, visit the NYSJA website: www.newyorkjewelers.org.



Richard T. Liddicoat Scholarship Winners Announced

GIA announced the 2012 Richard T. Liddicoat Scholarship recipients: Soha Javaherian of Madison, Wisconsin, and Casey Sharpe of Los Angeles, California. The Richard T. Liddicoat Scholarship awards two full scholarships for the Graduate Gemologist program each year.

Javaherian was awarded the on-campus scholarship. He graduated from the University of Wisconsin, Madison. His grandfather is an eighth generation jeweler. He plans to share in his long family history by using his GIA education to immerse himself in the industry.

Sharpe, a recipient of the distance education scholarship, is a graduate of the University of the Arts in Philadelphia and is currently working as a jewelry designer. Sharpe will continue in this role as she pursues her gemological education. The GIA Alumni Association created the Richard T. Liddicoat Scholarship program in 2003 to honor Liddicoat, the Institute's former longtime president and chairman.

The second GIA scholarship application period is June 15 through Oct. 30.

GIA will accept scholarship applications for the remainder of 2012, downloadable on its website http://www.gia.edu/media/pdfs/GIA-Scholarship-Application-2012.pdf, beginning March 1 through April 30. Scholarship recipients are eligible to participate in laboratory classes in the U.S., a variety of eLearning courses worldwide and the Institute's campuses in Hong Kong, London, the Middle East and Taiwan.

A number of \$1,500 awards for eLearning courses and \$1,295 awards for U.S.-based lab classes are available. The scholarships, sponsored by private donors and the GIA endowment fund, supplement GIA's wider scope of offerings.





"As part of our mission to provide education in gems and jewelry, we believe it's instrumental to make opportunities available to those that require a financial boost," said Bev Hori, vice president and chief learning officer of GIA. "The Institute has educated more than 300,000 professionals worldwide, and we look forward to growing this number."

For more information, call (760) 603-4131 or email scholarship@gia.edu.

Bindra Named President of the American Gem Trade Association

The American Gem Trade Association (AGTA) announced the new officers of the AGTA Board of Directors. The Board selected four directors to fill open officer positions for President, Vice President, Secretary and Treasurer. Ruben Bindra of B & B Fine Gems, Inc was elected president. Serving in the position of vice president is Kambiz Sabouri of Gems 2000, Inc. Cynthia Renee of Cynthia Renee, Inc. was appointed secretary. John Bachman from John M. Bachman rounds out the field as treasurer of the association.



Additionally, there were eleven other members elected to the AGTA board. They are Robert Bentley, serving as vice president, Sushi Goyal, Jeffrey Bilgore, Sampat Poddar, Bruce Bridges, John "Bear" Williams, Peter Bazar, Niveet Nagpal, Betty Sue King, Gerry Manning, Bill Larson all serving as directors.





Benjamin Hackman moves to Past President and there are no current Member appointees. The AGTA Board of Directors holds elections on a rotating cycle in order to guarantee coherence of the Board's long-term plans.

Gesswein OPENS NEW U.S. HEADQUARTERS

Gesswein, a leading supplier of fine tools, equipment and supplies for metalworking industries, announced the opening of the company's new headquarters in Bridgeport, CT. The 40,000 square foot facility is located at 201 Hancock Avenue. The one and a half years construction project completed in December 2011.

The new headquarters provides a more collaborative working environment, world-class customer demonstration and training facilities, as well as room for continued growth. As with the old location, customers from the Tri-state area will be able to purchase and pick up merchandise at the new headquarters.

The new warehouse efficiently stores over 15,000 skus. This allows Gesswein to consolidate its operations under one roof and provides customers with the benefit of same day shipping.

"Consolidating our inventory and staff will generate tremendous operating efficiencies for Gesswein," said Roger H. Gesswein Jr., Chairman and CEO. "The expanded headquarters and office space will also enable us to increase staff and support our growth in the coming years. This new facility represents a dramatic improvement from our previous location and will allow us to support the rapidly growing demand for our products."

Visit the company's website at: www.gesswein.com.





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Lead Glass and Rubies... GIA Take Aways

Recently, GIA submitted to The Retail Jeweler a communication on the matter of lead-glass filled rubies. With permission of GIA, The Retail Jeweler has reproduced this information provided by GIA for The Retail Jeweler readers.

Brought to you from the front lines of gemology, each GIA Global Dispatch features researchers and educators who provide a quick overview on the latest treatments, synthetics and gem materials in the marketplace. In addition, they provide practical tips and techniques for dealing with these materials, and access to resources to help you learn more.

Lead Glass-Filled Rubies

Lead glass-filled rubies represent material that is heavily treated to improve transparency. The treatment is highly unstable, resulting in stones that can be easily damaged beyond repair. The material is relatively easy to identify using a gemological

microscope or jeweler's 10x loupe. Tell-tale signs include: a flash-effect, large gas bubbles in a stone's cavities, or flattened bubbles confined to wide fractures filled with glass.

Avoid any jewelry repair procedure and keep the material out of solvents, including basic household cleaning solutions.

Sometimes called composite ruby, hybrid ruby, ruby with glass, or a host of other names, GIA considers some of this material so heavily treated that it does not warrant being called ruby at all, but rather a manufactured product.

NEW! Gem-Where™ RFID Solutions Are Now Available from Arch Crown

Arch Crown, Inc. announced that it is now a source for Gem-Where, ™ a state of the art Radio Frequency Identification (RFID) solution, for the jewelry industry. Utilizing 900 MHz RFID technology, Gem-Where™ is ultra-sensitive for dense





tag environments around metal objects or in display cases. RFID Smart Tags are made of durable plastic and are reusable. The RG900 USB Reader links the Smart Tag to jewelry item and delinks when the item is sold. The Radiant Wand captures your inventory by passing it over the display showcases. Smart View RFID Show Pad is used on the sales floor to display product details and track product interest. Gem-Where™ can be a 'stand-alone' software for basic inventory reporting or for detailed reports (inventory reconciliation and sales tracking) integrated with POS software. Gem-Where™ allows you to 'Sell More and Count Less'.

For more information please Arch Crown at 1-800-526-8353, or email: orders@ArchCrown.com or visit www.ArchCrown. com for a catalog.

Cavalieri Receives The Order of Carl Faberge Award

CIBJO President Gaetano Cavalieri received the Award of the Order of Carl Faberge at a ceremony in St. Petersburg, during the opening of the International Jewellery Forum, JUNWEX Petersburg 2012.

In making the presentation, the awards committee of the Carl Faberge Memorial Foundation said it was honoring Dr. Cavalieri in recognition of his contribution to the preservation and maintenance of the jewelry art, as well as for the substantial part he has played in the development of the jewelry industry. The Order of Carl Faberge is an initiative of Tatyana Fedorovna Faberge, the great granddaughter of the famous jeweler, and was envisioned by its founders to become a Russian equivalent of the Nobel Prize. The award was established to honor outstanding artists and entrepreneurs, and has been awarded to scholars, artists, politicians and members of the business community. Dr. Cavalieri is the 38th person to have named an Order of Carl Faberge laureate since the award was established.

Past Order of Carl Faberge laureates or national organizations in Russia propose recipients of the award. Restec JUNWEX put Dr. Cavalieri's name forward, and Tatiana Faberge and the other members of the awards committee approved his nomination. At the ceremony Dr. Cavalieri received the award from Valentin Skurlov, the King-of -Arms of the Carl Faberge Memorial Foundation. Alexander Gorynia and Alexei Pomelnikov joined him. Both are Order of Carl Faberge laureates. Also present at the ceremony were leaders of the Russian jewelry sector and a delegation of members of the Russian parliament in Moscow.





"It is a great honor to receive this award, which I accept also on behalf of CIBJO, which is dedicated to promoting the confidence of consumers in jewelry, as well to ensuring that the jewelry business makes a positive contribution to the economic and cultural life of the countries in which it is active," said Dr. Cavalieri. "It is a privilege to be included in the company of previous award laureates, and to be to the recipient of an award that carries the name of one the greatest and most influential jewelers ever to have lived."

GEMFIND's Product Showroom and Ring Builder

GemFind announced that it is now possible to bring the virtual inventories of Product Showroom and Ring Builder to Facebook. Each app is conveniently accessible through a tab appearing directly below a company's profile image. By simply clicking on the desired tab the app will open within the Facebook page allowing visitors to browse through the Product Showroom's virtual inventory or build their own

engagement ring in Ring Builder.

Both are available in e-commerce formats enabling customers to shop directly from Facebook without leaving the site. In addition, the apps leverage the social networking beauty of Facebook's "like" feature by providing visitors with the ability to roll-over any desired item within the inventory adding it to their list

For vendors, Product Showroom can be made accessible on a tablet as a very convenient and effective sales tool.

Gemfind's vendor community now has the ability to share and manage vast quantities of virtual inventory not only within the websites of their authorized retailers, but also within the Facebook fan pages of those same retailers. This latest effort now takes those inventories to yet another significant online channel making GemFind the only company capable of moving virtual inventory to wherever it needs to be.





CEO Alex Fetanat puts it all into perspective by saying, "We foresee future trends and determine what the industry needs; always developing state-of-the-art marketing tools that help both jewelers and manufacturers achieve their goals. These new Apps will definitely set our users apart from their competitors."

For a navigational demo on GemFind's new Apps: http:// www.facebook.com/pages/GemFind/167962676596798?sk= app_249014865174109

GemFind, Ring Builder, and Product Showroom are registered trademarks of GemFind.

Facebook is a registered trademark of Facebook.

Susan Jacques to Chair Friends of DDI Campaign

The Diamond Development Initiative (DDI International) is pleased to announce that Susan Jacques, CEO of Borsheim's Fine Jewelry and Gifts, will be the Honorary Chair of the Friends of DDI fundraising campaign. DDI brings the jewelry industry, non-governmental organizations and governments together in a common effort that aims to ensure that diamonds are an engine for positive economic and social development in communities where diamonds are sourced in Africa and South America.

The new Friends of DDI program includes a Retailers Friendship Kit that will allow jewelry retailers and suppliers to demonstrate to their customers and constituents that the industry is making a positive impact on the lives of the people who mine diamonds by artisanal methods. See http://www. ddiglobal.org/pages/friends-of-ddii.php

Borsheim's CEO, Susan Jacques stated, "I believe that DDI's efforts will make a critical and positive impact on the lives of the 10 million plus people associated with artisanal diamond mining, and that their work ultimately benefits the jewelry industry at large, by responding to the growing consumer preference for ethical jewelry."

"We are honored that Susan is willing to lend her name to a project of such critical value to the DDI. We're optimistic that her leadership will raise the visibility and stature of the Friends of DDI program and will be a driving force of success for this campaign," said DDI's Executive Director, Dorothée Gizenga. The Friends of DDI campaign will officially launch in the

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or visit www.JewelersForVeterans.org

You are invited to join us at the Jewelers for Veterans reception.

Mingle with your colleagues and our special guests and learn more about this important jewelry industry initiative.

Mandalay Bay, Palm E Friday June 1st, 6-8 pm

RSVP john@JewelersForVeterans.org











coming weeks. Those interested in taking a leadership role in the campaign and supporting the Friends of DDI can contact Patricia Syvrud at 760-525-9393 or at friends@ddiglobal.org.

About DDII

The Diamond Development Initiative International (DDI International) is a registered charity and international non-profit organization incorporated in the District of Columbia (U.S.). DDII's executive office is located in Ottawa, ON, Canada.

About Borsheim's

Borsheim's Fine Jewelry and Gifts is one of the nation's largest independent jewelry stores. With an international clientele spanning 50 states and six continents, Borsheim's continues to operate with the vision that has guided the company for more than a century: "We are privileged to share in the special moments in our customers' lives. We will treat this opportunity with the respect and importance it deserves."

New Anti-Money Laundering Rules Required as of March 31, 2012

The federal government (FinCEN) announced new rules that require sellers of "pre-paid access" products such as gift cards, or any other mechanism that provides access to transferable funds paid in advance, including such cards issued by a seller to provide credit for returns, to comply with anti-money laundering (AML) rules pertaining to this activity.

Increased use of pre-paid access products presents additional risks for money laundering and terrorist financing, according to FinCEN, the agency that issued the rules. These rules went into effect on March 31, 2012.

Retailers that sell gift cards that can be used only in their stores OR who accept a return and issue gift cards to use in the store, in the amount of \$2,000 or more are required to take certain steps to ensure these products are not being used to launder money.

Retailers who issue a gift card in an amount of \$2000 or less ONLY for credit and ONLY to be used for a purchase in their store do not have to comply, unless this card can be used internationally or "reloaded" remotely.

If a gift card in the amount of \$1,000 or more can be used at outside stores (another store or chain) for other items, than retailers have to comply.





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Oscar and Tony Award winning Actress Marcia Gay Harden helps JFC grant the wish of model-hopeful Alex (age 15 with Cystic Fibrosis) from the Make-A-Wish Foundation. He was treated to a photo shoot on the exclusive 44th floor of the Hearst Tower and an editorial meeting with the Editor-in-Chief of Seventeen Magazine.

"If was not just in wish come true, true — but a DREAM come true, which wouldn't have been possible without the support of Jewelers for Children," said Alex's mom Joann.

jewelersfor children

To find out more, ask your local jeweler how you can get involved or visit us at www.jewelersforchildren.org



Retailers that issue any pre-paid access products to a customer in the aggregate amount of \$10,000 or more in one day have to comply.

Retailers who already have an AML program under the USA PATRIOT Act and also issue gift cards in the qualifying amounts can add the new requirements to their already existing AML program.

Retailers who are exempt from the USA PATRIOT Act but do issue qualifying gift cards can use the JVC's PACK - USA PATRIOT Act Compliance Kit - to implement an AML program in compliance with these new rules.

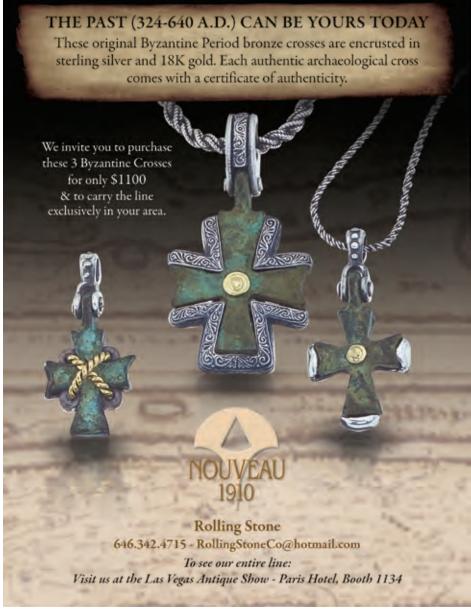
Compliance Requirements:

FinCEN requires that retailers who have to comply gather customer identification information, maintain records of the transactions and implement an anti-money laundering program similar to the requirements of the USA PATRIOT Act. Sellers of such products will also be obliged to report any suspicious activity using an IRS form called a "Suspicious Activity Report."

"Compliance for sellers of pre-paid products is required begining March 31, 2012. These new regulations are sure to engender questions and uncertainty by retailers that provide gift cards and store credits", said Cecilia Gardner, JVC's President, CEO and General Counsel.

JVC, the industry's "go-to" legal compliance expert, can help retailers comply with FinCEN's new requirements. JVC's PACK - USA PATRIOT Act Compliance Kit - provides compliance solutions for these requirements as well. Jewelers are welcome to email questions to the JVC at mail to:askamlexpert@aol. com.

Jewelers Vigilance Committee, founded in 1917, is a not-forprofit legal trade association fulfilling its mission to maintain the jewelry industry's highest ethical standards. JVC offers dispute mediation and arbitration services for trade and consumers, compliance monitoring and precious metals testing, among many other services. JVC, long considered the industry's guardian of ethics and integrity, is a resource for the entire jewelry industry and its customers as well as an industry representative before government agencies, media and adjunct fields. For more information visit: www.jvclegal.org.





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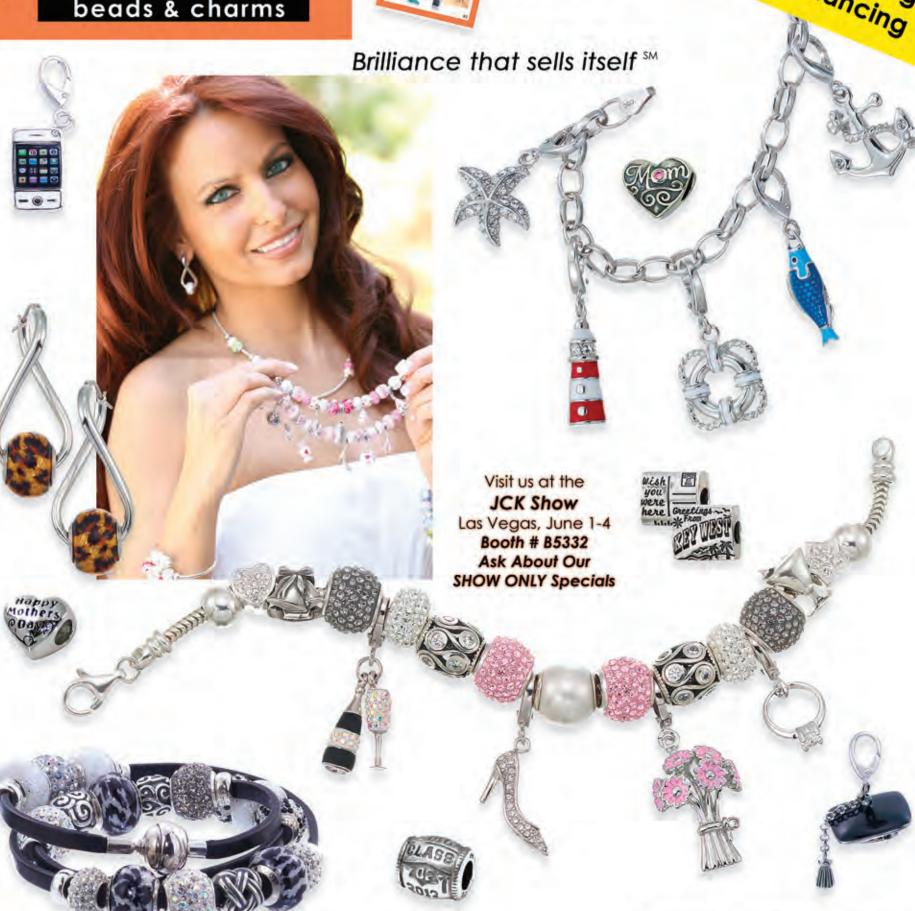
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