

THE RETAIL JEWELER

The Official Magazine of The Independent Jeweler • Volume 6, Issue 1 • January/February 2015



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COVER: Opal Ring: 12.35ct black opal center, 3.8ctw round diamonds, 1.36ctw pear shape diamonds in platinum. MSRP: \$162,200; Sapphire Ring: An 18.55ct royal blue sapphire center, 2.71ctw round diamonds, 1.3ctw pear shape diamonds in platinum. MSRP: \$378,380; Ruby Ring: 10.19ct ruby center, 2.7ctw round diamonds and 1.65ctw pear shape diamonds in platinum. MSRP: \$162,200; 18KWY Ring: 18K white and yellow gold with 6.68ctw rose cut diamonds. MSRP: \$26,000; Emerald Ring: 4.96ct emerald center, 1.89ctw round diamonds, 0.24ctw trillion cut diamonds in platinum. MSRP: \$108,110. *All diamonds are premium cut G/VS+ From Jyes Luxury Collection 866-633-8880.

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The Year We Just Finished...The Year Ahead



By Frank Dallahan

Another year, at this writing in mid December, is in the history books, well almost. As years go, this one was similar to the past five or six. There wasn't widespread enthusiasm or excitement. It was just steady. There was no compelling direction. It was like Yogi Berra's great line: "It's déjà vu all over again." Anecdotally, in talking with jewelers, higher-end stores continued to post decent numbers as they have over the past couple of years while main street jewelers continue struggling to make last year's numbers.

Having the proper price points is always important but in times of economic stress or turmoil, it is crucial. Stories abound of jewelers who saw merchandise at high-end price points take a dive, as consumers pulled back. The increased prices of gold and platinum clearly had an impact on product salability along with the uncertainty the national economy suggested.

As gold prices rose, consumers were literally pushed out of certain categories of goods. As this occurred, along came silver as a viable price point alternative. Designs and weights of silver jewelry improved. The Silver Promotion Service was born and along with it came a needed marketing orientation to focus the trade's attention on the opportunity the Silver Promotion Service offered. And, voila, sales of silver jewelry began to have significant double-digit sales increases, accounting for a growing share of unit and dollar sales in 2012 and 2013. The numbers are not yet in for 2014, but it is reasonable to believe the trend has continued.

It is interesting to look back on the marketing efforts of the World Gold Council a decade ago. Effective national consumer advertising, effective trade advertising, development of a universal gold symbol, coordination with manufacturers in cooperative advertising programs, use of display materials tied to a uniform concept, and retail sales training to get the meaningful sales benefits across to the consumer. Where are those efforts today?

Curiously and in contrast, the advent of the Silver Promotion Service over the past five years witnessed significant sales growth at every level of the trade. Better than that, according to Silver Promotion Service's data collection effort, retail profitability and turnover have generated increased interest and excitement for the product and the designers working in silver. Increased traffic along with a younger demographic customer for silver jewelry have been important reasons for this growing silver sales trend.

Some of the marketing tools employed by Silver Promotion Service over the past few years are:

- The launch of Savor Silver – An attention getting program for the trade
- The addition of Designers of Distinction – To develop enthusiasm for new high design product
- The development of the SilverMark symbol – To provide a uniform identifying symbol
- The development of SilverMark Partners – To have branded partners in promotion
- The Silver Promotion Service Website – To enhance communication with consumers and the trade

- An annual sales research program in cooperation with National Jeweler – To both measure retail sales and how the program worked
- Cooperative advertising programs for SilverMark partners – To expand the use of a limited budget
- Public Relations efforts in consumer and trade media – To effectively tell the silver story
- Joint efforts with SilverMark designers at various trade shows – To bring attention and enthusiasm to the product and the silver personalities

What's next for The Silver Promotion Service?

- Point of Sale displays to include: a facsimile of silver bullion, a SilverMark acrylic plaque, a SilverMark Presentation Pad, and SilverMark polishing cloths
- The Silver Experience earning Module, featuring the history and mystery of silver; anecdotes that feature the benefits of silver and its key selling points
- The makeover of the Silver Promotion Service Savor SilverWebsite

It is no accident that the tools used to launch the successful Savor Silver program are eerily similar to those that launched a decade of success for the World Gold Council. It is no accident that Michael Barlerin was the leader of World Gold Council in the US during the glory days of gold. Today, Michael continues to lead the Silver Promotion Service to increasing success. This success is no accident. He's followed a tried and true successful plan.

Despite the challenges of the past five years, jewelers have made the most of the opportunities the economy has presented. The silver story is just one example. Hopefully, the latest economic news, especially the jobs story will prove to be a true stimulus to the overall economy. November's jobs numbers were the strongest in recent memory or as one writer put it, since 1989. With the number of people who have just given up looking for work at least until now, we should have more good news ahead of us.

Another positive factor has been the declining price of oil and more specifically gasoline, which will put more spendable income into the hands of consumers. After years of handwringing and statements of becoming less dependent on middle-east oil sources, good old American ingenuity has played an effective more important role than any policy directive coming from Washington.

Let's hope the 2015 version of déjà vu all over again refers to the boom times of the 1990's!



Frank Dallahan

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By Donna Phelan

Editor's Note

We are very pleased to introduce Donna M. Phelan, MBA, to the editorial pages of *The Retail Jeweler* magazine. Ms. Phelan will be writing on the popular topic of Personal Financial Planning joining John Politi in this important area of interest for everyone.

Donna is exceptionally well qualified on the subject since she has spent eighteen years on Wall Street at some of the largest and most prestigious investment firms. In her role in finance and her previous experience as a manufacturing jeweler, she brings a unique and perceptive point of view to the topic. Phelan is the author of *Women, Money and Prosperity: A Sister's Perspective on How To Retire Well* (www.donnaphelan.com).

Prior to her work on Wall Street, Donna was the principal of a jewelry design and manufacturing company whose customers included Tiffany & Co., C.D. Peacock, and Cartier for whom she did free lance design. She studied jewelry design at FIT in New York. She is a GIA Graduate Gemologist. Donna is a past president of the 24 Karat Club of Southern California and a member of the Women's Jewelry Association.

With eighteen years of experience on both sides of the bench, Donna is extraordinarily well qualified to offer useful information to both retail and manufacturing members of the jewelry community

HOW TO WRITE A FORMAL BUSINESS PLAN FOR FINANCING

Every jewelry business at one time or another will look to have financing for its business. It may be for smoothing out seasonal cash flow needs. It may be for opening a new store or launching a new product if you are a manufacturer. There are many reasons why having a formal business plan is "a more than nice to have." At the very least a formal business plan gives you a way to benchmark your business and evaluate its performance.

You will need a formal business plan and financial statements to obtain financing for your business. The Small Business Administration (SBA) has an excellent website to help you formulate and write a business plan. (www.sba.gov/business-plan).

A good business plan has a formal structure that incorporates specific elements. Another outstanding resource for small businesses is *The Small Business Bible* by Steven D. Strauss.

The basic elements of a formal business plan include the following:

Title Page

The title page contains the name of the company, the logo, website, and the name, address, phone, and email of the business owner.

Executive Summary

The executive summary is your best opportunity to engage the investor in the excitement of your company. In brief, it summarizes your company, your vision, your company's product and marketing plans, growth and financial projections. It conveys the uniqueness of your product and creates the "wow factor." It discusses your product's target market, and your strategy for manufacturing, marketing, pricing, promoting, and delivering your product. It includes information on when your company was formed, its legal structure, where it is located, and who the key officers are. It also briefly delineates the amount of financing you are seeking.

Table of Contents

The table of contents lists the various section titles with page numbers.



A good business plan has a formal structure that incorporates specific elements.



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Debbie Brooks
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HOW TO WRITE A FORMAL BUSINESS PLAN FOR FINANCING



Business Description

Describe your business and its legal structure. Define your company's unique product, its market strength, and the need your product will satisfy. Explain how your business will position itself, and include operational plans for producing and delivering your product.

Market Analysis

Summarize your market research on your industry. Define and quantify the size and scope of the market. Specifically identify your niche. What market share do you expect to capture? How strong is the market for your product and what factors might alter future demand?

Management

You will need to convey strength and confidence in your management team to convince financiers to lend you money. List their credentials and experience. If necessary, draw strength from your extended team, including CPA, attorney, financial advisor, etc.

Product or Service

Describe your product and the features and benefits that make it outstanding, exciting, different, and better.

- In what stage of its lifecycle is the product?
- Do you have a store, a prototype, or an extensive inventory with a history of fast sales turnover?
- Do you have intellectual property, such as design copyrights?
- How will you produce and price your product?
- What logistics will you have in place to deliver your products?
- What is your distribution channel?
- What makes your product so unique that the consumer must have it? This is known as your unique selling proposition. Emphasize your competitive advantage in the marketplace.

Competitive Analysis

- Who are your competitors?
- Define their size, location, history, strengths, weaknesses and financial resources.
- What do they do, or not do, well?
- How will you compete with them?
- Can you provide greater selection, lower price, unique design?
- Be specific and use actual data, such as annual sales, sales per square foot, growth trends, profitability, etc.

Marketing

Marketing is your strategy for growing your business. Strategy means "how."

- How will increase your customers and sales?

- Who is your target market? Marketing also includes advertising, publicity, and promotion.
- How will you communicate with your customers and what messages will you convey to stimulate them to buy your product?
- Do you have an attractive, functional website and a platform for social media? One growth strategy is to duplicate your best customers by incenting them to refer their friends and family. Another excellent growth strategy is to duplicate your business model. Tiffany & Co. has had tremendous success by cloning its business model in different locations worldwide. Update your marketing plan regularly. Stay fresh.

Sales

Research your competitors to help establish expectations for your own sales and growth rates.

- Define your growth rate assumptions, and why you believe they are sound.
- How will you hire and assess the right people for your sales team?

Financial Analysis, Projections, and Funding Request

Financial analysis is a critical component of the business plan. Lenders look very closely at your financial statements, assumptions, projections and trends. You will need three to five years of historical financial statements and three to five years of financial projections to apply for a loan. Take your time with this. Work closely with your financial officer or accountant to make sure these are in good order. Highlight positive trends and show your business in the best light.



Donna M. Phelan

Donna M. Phelan has spent over eighteen years at some of Wall Street's largest and prestigious investment firms. She holds an MBA in Finance from The University of Connecticut, and provides personal finance advice to clients in twenty states coast to coast. She has lectured at conferences nationwide on a broad range of financial topics and is the author of numerous articles on investments, retirement and financial planning. She is also the author of "Women, Money &

Prosperity – A Sister Perspective on How to Retire Well."

Donna was formerly the President of the American Association of Individual Investors (AAII) Connecticut state chapter and was active in the Financial Women's Association (FWA) in New York. She is currently a member of the South Bay Estate Planning Council in Los Angeles. Prior to working on Wall Street, Donna was Principal of a jewelry design and manufacturing company whose clients included Tiffany & Co., C.D. Peacock; and Cartier for whom she did freelance design.

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Don't Fall Into The Spending Trap

I read an interesting article the other day that discussed the ability of different generations to save their money. My assumption was that the baby boomers and Generation X would lead the way in the savings stakes with the current generation Y being in a "spend it while you can" mode. Strangely enough the results were totally different. When it came to financial prudence Gen Y lead the way with the older generations, those of us supposedly more sensible, falling behind.

One of the benefits, and inherent dangers in a cash flow positive business like jewelry is that you get the money up front with the vendors being 30 to 60 days later. This is good... and also bad. It can leave you robbing Peter to pay Paul.

Many clients experience a similar situation. Their business is going very well, yet they always end up owing money to someone due to their high-end lifestyle. This is a very sad state. It is worse than watching someone who's broke living beyond his means, simply because if they control their spending and are a little more responsible, they could still own everything that they need.

Some 20 years ago, I remember a storeowner, who earned an income of over \$100,000 per year, (which was by the way

a huge amount of money in those years), having a bad credit rating in town. He lived the life of his dreams; with lavish spends such as luxury cars... on finance. Had he not owed so much money, he could have had access to these privileges on his income, but he hadn't prepared himself to get established in the early days of business. Thus he was solely responsible for digging the hole he fell into.

The "buy today and think of consequences tomorrow" attitude is widely prevalent in society. It is often observed in places that you thought knew better. Recently, I heard that school students were asked to plan the itinerary of a one-month vacation to 4 places across the world as part of a school project. The budget included the expenditure on food, sightseeing and other spending. They were also asked which credit card they were going to use, its interest rate and the total cost of the trip if they paid it off in 5 years. Clearly they had set this expectation – have fun now and think about the consequences later on.

It can be very dangerous to live this way. Fortunately, in the industry where we work, there is positive cash flow and our debt is handled at no interest by our vendors. While this advantage presents great opportunities, we don't use it to get ahead.

Remember, a free ride doesn't exist. You have to eventually pay every debt – with appropriate interest. The vendors too have to earn a return on memo inventory. This basically means higher prices when you pay for the product eventually as compared to buying it right away.

Here are a few simple steps to ensure you are living within your means and reduce debt:

1. Don't spend unnecessarily:

All costs incurred on business should either be to reduce additional expenses (such as expenditure on software saves the wage of someone who would do the job manually), or increase income (such as using the services of a consultant who can help you develop strategies to increase sales.

2. Control personal expenses:

You don't have to live on nothing, but your personal spending should be limited. If you are constantly borrowing money to meet your own expenses, or the bill of your credit card is constantly on the increase, it should serve as a warning sign.

3. Consider refinance:

An option that you can look at would be consolidating credit card bills and unsecured debt onto a secured facility at lower interest, but you need to be careful. Very often it so happens that when you replace credit card debt with a secured facility, it frees up credit but results in a long-term problem! Only when you think you are disciplined enough, should you take this route.

4. Say no to additional debt:

Think twice. Is the expenditure really important? Is it possible to do without it?

It has been a tough couple of years, financially. But if we can survive a period like this, the future holds more promise. Take a look again at your debts and expenses, and be sure that you are well equipped to take your business ahead for new opportunities that you may encounter.



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 Edge Retail Academy's management mentoring and industry benchmarking reports contact Becka Johnson Kibby: becka@edgeretailacademy.com or 877-910-3343, ext 1

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Do We Answer The Most Important Question?

By Mike Buley

Years ago, I read a book on selling called 'WIIFM.' It raised the question that most advertising fails to answer: What's in it for me?

- Why should I, the woman, or the man, reading or seeing or hearing this ad — why should I care?
- What are you going to do for me?
- How is the product or service going to help me?
- What is the benefit, to me, of spending my hard-earned money on what you are selling?
- What's going to happen — to me — when I buy this, or give this?

People care most about one thing in this world: themselves. Well, themselves, and the ones they love. But mostly, they care about themselves, often in those relationships with the ones they love, too.

Why does a man give a diamond to his wife? Because of, he hopes, what is going to happen for and to HIM. He hopes she loves her gift ... and loves HIM. He hopes that she gets all excited about his gift ... and all excited about HIM. How she shows that excitement ... well, we leave that to their (and our) imaginations. But most ads for jewelry don't answer that question that he has: what is this going to do for ME when I give it to her? What's going to happen ... to me? For me?

A woman has the same question when she buys a piece of jewelry for herself: what's going to happen when I put this piece on? How am I going to feel? How am I going to look? How will people react? Will I turn heads? Will anyone notice? What will people think of ME, when they see me wearing this?

All kinds of questions — very simple ones, too — run through the minds of men and women when they are buying jewelry — or considering it. And whether, and how, you answer those questions, may very well cause him or her to buy. Fail to answer them, and they may move on to the next product on which they could spend their money.

Most jewelry advertising shows product ... and then hopes that people figure out for themselves the benefit of buying and giving that jewelry. Most billboards, print ads, TV ads — go down the list — show product, and fail to actually talk in terms of benefits.

Answer the simple question for that man, for that woman: what is this going to do for me? What is going to happen when I give it, or when I wear it?

Yes, show your jewelry (though ads without jewelry, and with strong headlines, can be very effective). And put in a few words that answer that question: 'What is this going to do for me?'

And have fun with it! Humor can easily be misused and abused. It's an art to use humor effectively. Just as some comedians really connect with people, some don't. Humor — like the people who use it — can be crude, crass, rough, and mean. Or, like the people who use it, humor can be loving, and warm, and kind, and having fun WITH people, and not at someone's expense.

I often ask jewelers, 'How important is humor in the store with customers?' The answer is almost always immediate: it's very important.

You laugh with customers. You joke with them. You also cry with them. And humor is very important in selling face to face. 'Serious selling' isn't so effective as knowing what you're talking about, and having a lot of warm fun with customers when you're with them.

Most important, really, is love. Love for the men and women you work for. Love for those who work for you. Love for your community. Love for the work that you do.

Let love and warmth and genuine affection be your guide. Let love underlie your relationships with your customers. And in your ads, let love also come across. If YOU feel something in the messages you create for your advertising, the men and women who read it will feel it, too.

Have fun. Laugh. Love. Give thanks. Do your very best. These things work well in your store ... and in your ads. Let your ads ... reflect YOU.



Mike Buley

Mike Buley owns Jewelry Ads That Work. Eccentric, strange, with a decent heart, and a mind blowing amount of materials he's created in the last 20 years for independent jewelers. Mike can be reached at jatwmichael@gmail.com.

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By Matthew A. Perosi

Google Business View: A Great Online Marketing Tool with High Security Risks

A few years ago, Google undertook an extremely ambitious project to extend its Street Mapping technology, allowing retail businesses to create virtual walk-throughs of their stores. The businesses taking advantage of this "Google Business View" virtual tour technology are reporting more engaged customers and higher sales.

When the Business View virtual tour is added to your store's Google+ Local page, it will also appear throughout many of Google's services. The most obvious benefit is how the virtual tour appears in Google Search Engine Results Pages (SERP). Whenever someone uses the words "in," "near," and "near me" in a Google search, a list of local businesses will appear. The business list also appears whenever a keyword and a town name are searched for together. Specifically, the search queries "jewelers near me," and "jewelry stores in Totowa NJ" will trigger the local business list.

The local business list shows limited information, but you can see more by hovering over each business name to expand an extra hidden panel on the right side of your browser window. This "Knowledge Graph" area is where the Business View will appear as an extra tile labeled "See Inside." There are very few things you can do to help directly boost the effectiveness of your organic business listing in the SERP, and this is one of them.

The goal of Business View is to increase your in-store foot traffic, and some businesses are attributing their 20% foot traffic increases to their Business View virtual tour. Other than Google Search, you can also attract more attention by publishing your tour on your website, share it on Facebook, and send it in an email.

Website visitors are more likely to stay longer on your website after viewing the virtual tours. Historically, those longer visitors eventually become paying customers.

Google designed Business View to be an exciting tool, but they don't provide any security guidelines for using it. Although I've mentioned several potential benefits, these virtual tours also create a huge exposure risk that needs to be mitigated.

The first jewelry store virtual tour I found in early 2014, clearly showed the location of the safe and the security system. Although I was impressed that this jeweler was tapping into new technology, the amount of exposure was too high. I called upon Michael Briant of Skydas Group International to review the security issues with this specific tour and with the Google Business View concept in general.

Although Briant realized the business benefit immediately, he also notes "that thieves and robbers can conduct pre-robbery surveillance without ever setting foot inside." The challenge for jewelers is how to properly use the Business View feature while minimizing risk.

Photo by Matthew Perosi, GTP. Used with permission from Schroth & Lorenson Jewelers





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Google Business View: A Great Online Marketing Tool with High Security Risks

The best way to mitigate your exposure is to take these three precautionary measures during the virtual tour photo shoot.

- 1 Close off all doors and hallways that lead to your back office and non-customer areas. Hang a temporary curtain using a tension rod if you don't have a door. By blocking the camera's view of those these areas of the store, you can generally hide the true size of the store, where the back door is, the safe location, and where employees might be working in the back rooms.
- 2 Protect against what Briant refers to as "inadvertent disclosure of the retailers normal customer base." The photographer needs to avoid taking photos while customers are in the field of view; otherwise a robber will now how to mimic the look of your customers without raising suspicions.
- 3 Identify all cameras, motion sensors, and panic buttons to the photographer and ask them to use the Google blur tool to obfuscate them from the virtual tour. Normally the photographer would only use the blur tool to hide faces and license plates, but it can also be used to hide sensitive information. By blurring the components of your security system, you are able to conceal any features that might otherwise reveal the type of security system you have.

From a security point of view, these virtual tours seem to expose the store to great risk, but as Briant says, "the virtual tour can be used as part of an effective marketing and sales strategy. The best advice that I can give is to look at the images that you are capturing from a bad guys point of view. Would you be able to use the info to successfully rob the store?" By hiding sensitive store information from the tour, you are forcing the robber to conduct pre-robbery surveillance by physically walk through your store, during which time, Briant says, "the business owner has the opportunity to intervene by spotting this behavior as it occurs."



Only officially trained Google Trusted Photographers (GTP) can create the virtual tour for you. Although Google freely provides the online software and mapping technology to make the virtual tour work, you will have to pay the professional photographer for their photography service.



To get firsthand experience with this topic, I ambitiously applied for and passed the training to become a Google Trusted Photographer. Google's application process is very tough and they also require special camera equipment in order to meet their quality control standards.

The Business View tour is created by taking a series of photographs using the camera and tripod placed at several locations around your store. You will need to identify your security system to the photographer during their initial walk through of your store so they can choose locations that will help conceal secure points of interest.

I found that it's quite difficult to complete a photo shoot in fewer than four hours when they are being done during a normal business day, even though Google estimates that it should take no more than two hours. There's a considerable amount of time required to hang curtains, close doors, and work with staff and customers to keep them out of the shoot. Then it takes additional time to blur out the individual sensitive elements from the tour. Because of the extra time needed, you should expect that a professional photographer will charge a higher service fee to create the virtual tour for you.

The cost for these virtual tours will range from \$400 for a small store to up to \$2000 for larger stores with more than 20 tripod locations. Most of the shoots I've worked on so far required 16 tripod locations with a cost of about \$1200.

The Google Business View is an exciting online marketing tool that I'd like to see many jewelers using, but only if the risks I've mentioned above are mitigated. However, this article does not include all of the more trivial security concerns that Michael Briant helped me identify, so feel free contact me at matt@jwag.biz and I'll be happy to provide you with those additional details that you can share with your local Google Trusted Photographer.



Matthew A Perosi

Matthew Perosi reports the latest Internet trends and methods that are most relevant to the jewelry industry in his 5-day per week newsletter, available through jwag.biz. Tap into the more than 1,100 free newsletters to guide you towards better usage of websites, social, and mobile. Matthew invites your feedback and questions at matt@jwag.biz or 973.413.8211. Many questions from TRJ readers have turned into great newsletter topics.



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GIA Researchers Convene for Annual Meeting



More than 40 of GIA's researchers from around the world met November 12th and 13th for the Institute's annual research meeting in Carlsbad, California. The scientists reviewed their current gemological research projects including the study of diamond formation, synthesis and treatments; developments in the investigation of trace elements in colored gems; pearl characterization; field gemology; advances in instrumentation and other related topics.

Tom Moses, GIA's executive vice president for laboratory and research, recalled the origins of GIA's research program. "Although research had been a cornerstone of GIA's activities for decades, it was GIA's second president Richard T. Liddicoat who established a formal research department in 1977. In 1982, there were just four researchers. Today, the effort founded on Mr. Liddicoat's vision has attained global reach. Each year, new and talented GIA scientists, technicians and gemologists advance our fundamental understanding of the properties of gems."

Susan Jacques, GIA's president and CEO, added, "Research is the pillar that supports all of what GIA does to fulfill its mission of ensuring public trust in gems and jewelry. The brilliant work of this research team directly supports GIA's continued ability to identify and grade gems; to develop advanced gemological instrumentation; and to offer relevant education that prepares the next generation of gemologists and gem and jewelry professionals."

"This meeting is an opportunity for the Institute's research team and scientific advisors including GIA governors Dr. Rod Ewing from Stanford University and Dr. John Valley of the University of Wisconsin – Madison to discuss areas of important research," said Dr. Wuyi Wang, GIA director of research. "Our global team can share their work with their colleagues, including GIA's postdoctoral research associates."

In February 2014, GIA launched the Richard T. Liddicoat Postdoctoral Research program, providing research associates the opportunity to examine fundamental issues related to diamonds, colored stones, pearls and instrument development. There are currently two Liddicoat associates, one each in Carlsbad and New York.



GIA's scientific advisors include:

Dr. James Butler, previous head of the gas/surface dynamics section of the Naval Research Laboratory

Martin Cooper, formerly with De Beers research

Dr. John Emmett, recognized expert in corundum treatments formerly with the Lawrence Livermore National Laboratory

Dr. George R. Rossman, Eleanor and John R. McMillan Professor of Mineralogy at Caltech

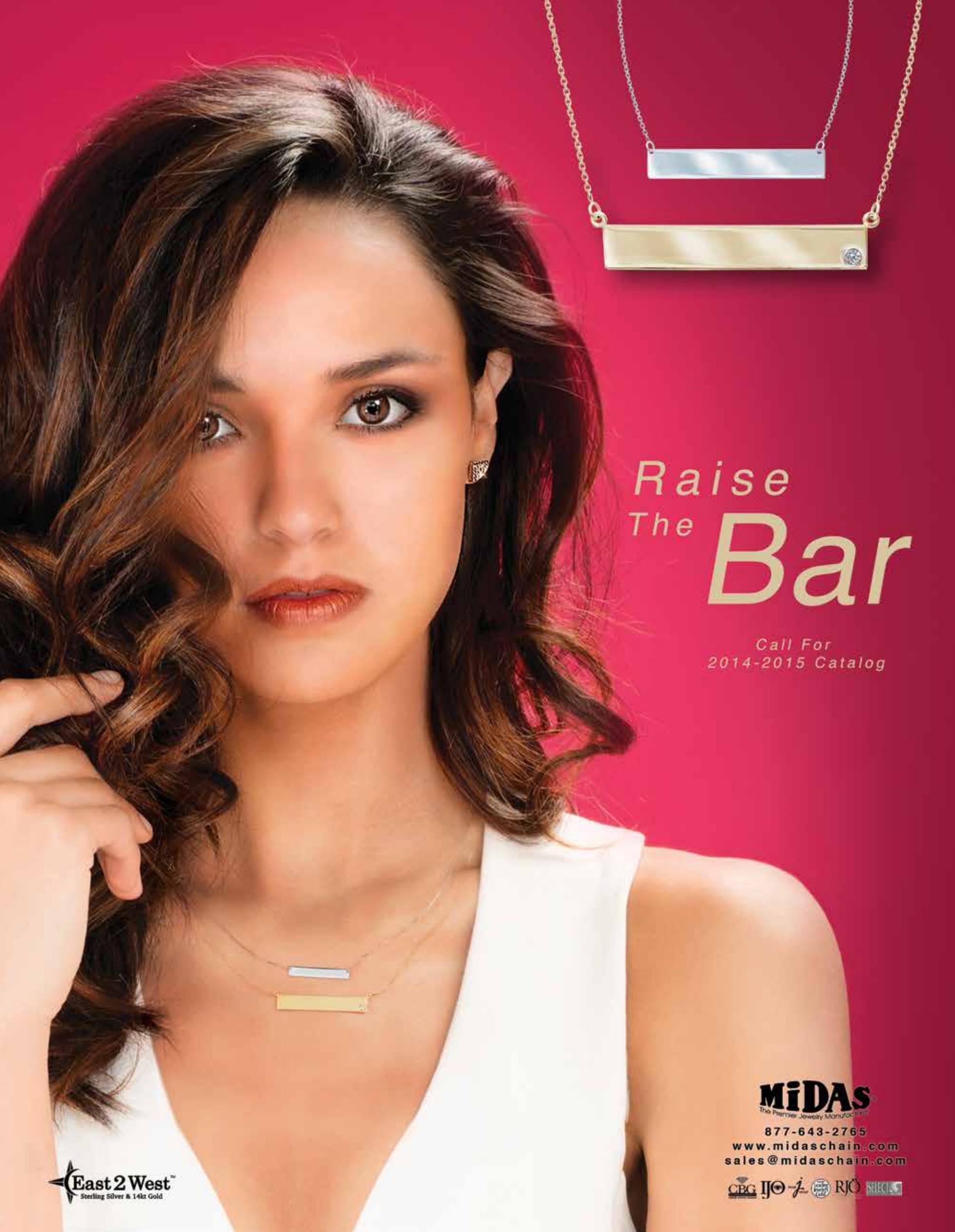
Dr. Christopher M. Welbourn, formerly with De Beers research

GIA governors Dr. Rodney Ewing, Frank Stanton Professor in Nuclear Security at the Center for International Security and Cooperation at Stanford University and Dr. John Valley, Charles R. Van Hise professor in the Department of Geoscience at the University of Wisconsin – Madison also participated in the meeting.

Much of the research conducted under the Institute's auspices is published in scientific journals and *Gems & Gemology*, GIA's quarterly academic journal. GIA research staff also regularly present at relevant scientific conferences around the world.

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Social Media SECURITY and REPUTATION

By David Sexton

You have social media pages for your jewelry store, but now what do you post? Before you share anything and everything about your store, it is important to think strategically about a direction for your pages and set some guidelines for yourself and your staff so you avoid putting your store at risk.

There are lots of factors to consider. How much time will you and your staff devote to these pages? How often do you want to post? Who is monitoring feedback? And, maybe most importantly, what type of content do you want to promote to your audience? Jewelers Mutual Insurance Company offers these tips to consider when creating your social media strategy and developing your online presence with minimal risk to your business.



Who's watching your posts?

Content can make or break your social media platforms, so it's important to have a plan. All types of people will frequent your social media platforms, so create content for a wide variety of followers including first-time jewelry buyers, your favorite customers, fellow business owners, and, likely, many people you have never met.

All this attention can be great for business, but beware. It's not uncommon for criminals to hide among your followers, taking specific interest in your store and your personal activities. If you think about it, social media can help a criminal case a store without ever walking in the door!

As you consider content for your pages, be careful that you don't share information that could put your store at risk. For example, if several members of your staff are headed to a trade show, a criminal could conclude that your store won't be as closely monitored during the show. Closed for the holiday? Don't broadcast that your store is unattended. Criminals could see these as opportunities, so sometimes it's better to share your activities afterwards, when your store is operating normally.



What is your photo really saying?

Photo sharing is very popular across most social media platforms. Think back to one of the last photos you took and shared of your store. If it included your showroom, criminals could use that photo to better understand the layout of your store without even setting a foot on the property.

Online services that allow users to see a 360 degree view of your store from the comfort of their own device can spell disaster for jewelers. While this may sound like a fantastic idea, consider that these photos make casing your business even easier for criminals from anywhere in the world.

Your business's online reputation

In addition to security considerations, concerns regarding your online reputation should also play an important role in your social media plan. Follow these dos and don'ts to build a positive online reputation:

DO	DON'T
<ul style="list-style-type: none"> • Know who has access to your channels. Employees may leave your business or take on new roles, so make sure to change your password and administrative rights to include only those who are currently involved in your social media strategy. • Monitor what people are saying about you. Keep a close watch on all your social channels to monitor the conversation and respond in a timely manner to any comments/concerns of your customers. • Take action if you are experiencing suspicious or undesirable activity. If a user is violating your page guidelines and is not receptive to taking the conversation offline, you are able to block the user if the situation escalates to an uncomfortable level. 	<ul style="list-style-type: none"> • Don't lash out online. If you receive a negative review, address the issue and take the conversation offline. It shows that you responded to the complaint and are taking actions to resolve the issue. • Don't post political or religious views. While you may want to comment on current events, do not post any content that is controversial and could offend your customers. • Don't advertise events that are private. While event awareness is important, protect the safety of your VIP guests, employees and store merchandise during special events (especially if they are off-site!) by not publicizing the location or time of the event in advance. You never know when a criminal is watching.

Learn more at JewelersMutual.com

If you would like to learn more about how to promote your business using social media without putting it at risk, check out Jewelers Mutual's latest webinar, "Social Media: Opportunities and Threats for Jewelers." Social media experts Shane O'Neill from Fruchtmann Marketing and Dan Gordon from Diamond Cellar share these and other tips to help you operate your business safely and securely.

For more loss prevention tips and coverage information, visit JewelersMutual.com or call 800-558-6411 to find an agent in your area.



David Sexton

David Sexton is vice president of loss prevention consulting at Jewelers Mutual Insurance Company. Headquartered in Neenah, Wis., Jewelers Mutual is the only insurance company in the U.S. and Canada that specializes exclusively in protecting the jewelry industry and individuals' jewelry.

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Make The Most of Your **REFINING**

Refining is something that both retailers and manufacturers have in common. Whether sending scrap gold out to refine and turn into cash, or recovering from your repair department, or refining on a large scale in a manufacturing facility, the one thing to remember is this is all extra cash flow that should be maximized just like every other part of your business.



So how do we make the most out of our refining efforts? Here are some tips on how to maximize your returns:

KEEP SCRAP SEPARATE

We have all heard keeping your scrap separated will maximize your returns. This means everything - not just gold, platinum, palladium and silver, but also, if it is feasible, 10kt, 14kt, and 18kt as well. The reason this is so important is you have a better idea of what your return should be. When the refiner gets the lot, they are doing an assay on the merchandise they receive. If you send the refining material and it is separated, then you know what the assay should show. If it is all lumped together, it is much more difficult to ascertain whether you are getting an accurate assay or not from your refiner.

REFINE EVERYTHING

Ok, so what does all this mean? It means everything that touches your bench, the jewelry or is in the vicinity to "capture" some dust. It includes, paper towels, polishing cloths, buffs, brushes, sandpaper, rags, polishing wheels, filters, and the list goes on and on. You should have dedicated flooring in your department. Some go even as far as putting carpet down, and then every year or two refining the carpet and replacing it. Nothing should be "thrown out" in the regular garbage. Remember when you are working with precious metal, the dust does fly and land all over. There are ways to minimize this by purchasing and using enclosed machinery, which allows the dust to get sucked into a dust collector. The material in the dust collector is then refined along with the associated filters.



According to Joshua Michaels, from Metallix Refining of New Jersey, "Some people will even send in their floor boards, chairs and jewelry benches."

FILTER YOUR WATER

A recovery system should be attached to your sink so that you can capture any metal that may be "washed" away. The water should be filtered, and the sludge that will be refined should be dried out prior to going to the refiner.

USE A MAGNET

When sending out your lots to the refiner, you can use a magnet to filter out any non precious metal that may have been mixed in.

When I asked Michaels what the most common mistakes he sees manufacturers and retailers make when it comes to their refining, he pointed out "For manufacturers, some items need to be burned and some can go straight to melt. If meltables are in with burnables that's a extra process that the material does not need to go through. Also, what I see retailers and manufacturers do is sending material that has nothing to add, except for weight. Lots are charged by incoming weight. So when you send the Silver cuff links in the wood case or the silver knives with the handles still on them, you're being charged for that. Reducing incoming weight, adds to the bottom line."

Overall there are many ways to try to maximize your refining return. Use a reputable company, and test a couple of them out to see where you are getting your best return. Remember to learn how to read your return report, and review it each time for accuracy. Ultimately, becoming efficient in every area of your business will lead to higher profits and better cash flow.



Ann Arnold

Ann Arnold is an expert in manufacturing and finance. She earned her CPA working for Deloitte, and was the VP and later CEO of Lieberfarb, a US based manufacturer of wedding and engagement rings. This 27 year veteran is currently the Chief Strategy Officer of BIG (Buyers Intelligence Group), which provides comprehensive, scalable, industry solutions that deliver dramatically improved performance to jewelry retailers and manufacturers. To learn more, email ann@bigjewelers.com. www.bigjewelers.com



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Control Your Inventory

By Jordan Peck



On a daily basis, I speak with jewelry companies that are faced with the tremendous struggle of keeping control of their high value and high volume of inventory. The amount of stress and extra costs that come with mishandling jewelry pieces whether it be due to theft, misplacement, or lack of records can single handedly change the course of a company. Throughout the industry, it has become far too common to hear that jewelers take inventory once a year or even not at all, giving their wallets a shock at years end. It is important that jewelers have a system in place to keep control of their inventory year round to avoid losing sleep, time, and money because of lack of control. With the use of technologies such as RFID have become more prevalent in the industry, companies find taking inventory has become more cost effective, saving the time and aggravation associated with the inventory process.



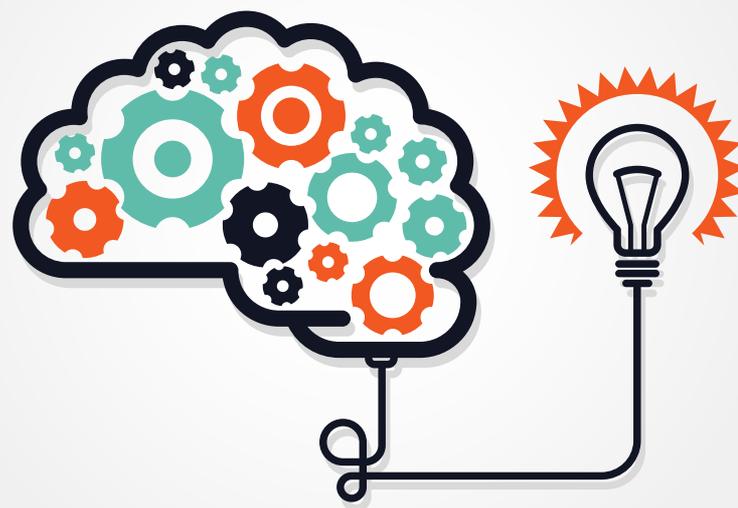
Know What Products You're Selling

Knowing your products is the first step to keep control of your inventory. Although it sounds obvious, knowing the products that you offer and more importantly sell is the first key step to good inventory management. Jewelry companies can have thousands of SKU's and styles to track on a daily basis. A lot of time, you can overlook minor details that differentiate products.

Knowing the look and types of items in your showcases and safes is imperative to keep your inventory under control. I say this because companies are constantly trying new styles, discontinuing old ones, and changing up the look of their showcases so it becomes difficult to keep up with all of the different pieces available. Being able to recognize these changes and knowing the differences between similar pieces helps you to keep a mental inventory before even opening up a book or entering into the computer. I remember growing up, I used to play a game with my father where I would ask him what a certain style was such as "white gold diamond heart pendant" and without flinching he would respond "P2488W" or whatever that specific style number was. Now to me it just seemed like a game, but to him it was a check system of his inventory.

By knowing what each one of his styles was he was able to identify what pieces belonged where and know whether they were marked correctly without having to search through his systems to get the correct answers. Due to the changing of times, growth of the company, or the addition of new locations many more people are becoming involved in the process making it virtually impossible to keep track of everything that occurs on a daily basis, let alone months of transactions. With the use of RFID we have been able to streamline our entire organization making inventory a part of our daily routine and eliminating many of those discrepancies that used to be a constant issue.

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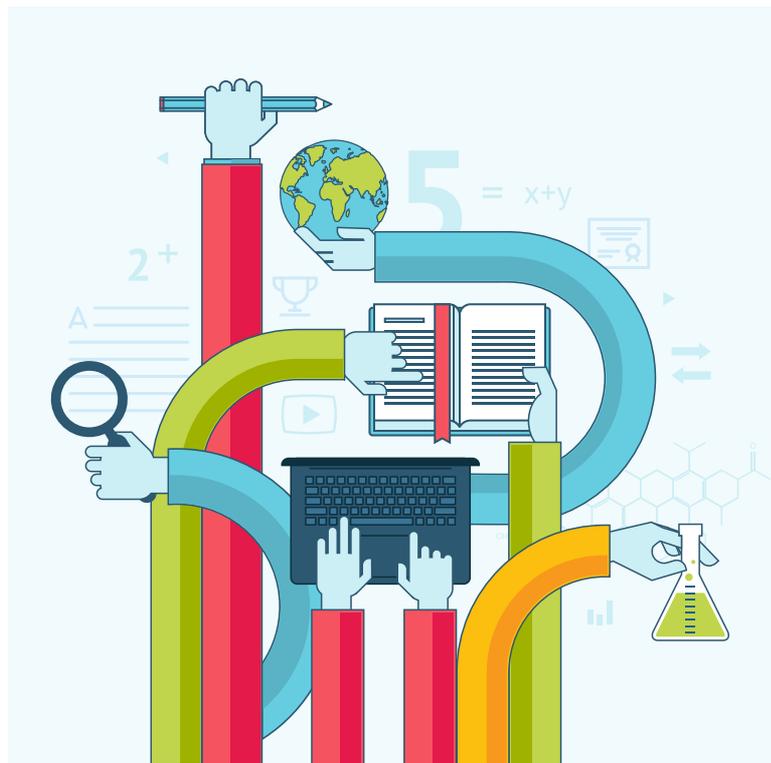
One way of learning and knowing exactly what you have is to break your styles down by categories and sub-categories. Develop a system for your style numbers and storage that works best for your business by breaking them up into sub-categories such as "Precious rings" and having their style numbers contain a code to identify that. This makes organizing your computer systems, records, and even taking orders much easier because each item has a specific place in the inventory. Companies who are utilizing RFID are able to do this almost automatically because it gives each piece its' own specific "identity" within the system.

Categorizing your inventory like this should also be done when you are physically doing the inventory. By taking inventory using these categories and doing it one group at a time you are making sure each piece is accounted for so that at the end you know for a fact that you saw every piece in every category and you get the most accurate inventory possible. Otherwise you are going to spend extra time searching all around for different pieces and leave yourself open for a lot more errors.

Knowing your products is the first step to keep control of your inventory.

One way of learning and knowing exactly what you have is to break your styles down by categories and sub-categories.

Categorizing your inventory like this should also be done when you are physically doing the inventory.



Develop a Routine and Stick to It

Every company regardless of whether they check their inventory once a day or once a year has a routine that they follow. That being said, how can you be sure it is the correct routine? I see plenty of companies that have a system in place that they follow step by step yet their inventory is still disorganized and constantly shows discrepancies. It is important to develop a routine that makes the most sense for the way you do business.

For example, retail stores have a constantly changing inventory because pieces are being sold on a daily basis yet many of them choose to do their inventories on an inconsistent basis. If their system is to write up the order then put it in a file for the year-end inventory, it becomes more difficult to notice any discrepancies that may occur in between such as returns or repairs. By removing the item from inventory at the point of sale or adding it upon return, they can eliminate inventory complications in the long run. Once again, technologies such as RFID are able to ease this process even further by allowing you to simply scan items in and out as often as necessary, eliminating the potential of losing the paper trail over time and giving you a detailed account of the individual piece every step of the way. This will also make the process of inventorying the entire store much less of a hassle because at years-end you will have a current updated inventory rather than comparing the pieces you have to last year's report.

Due to the changing of times, growth of the company, or the addition of new locations many more people are becoming involved in the process making it virtually impossible to keep track of everything that occurs on a daily basis, let alone months of transactions. That being said, you want to limit the amount of hands that your items touch for security purposes and accuracy purposes. Allocate one or two people to be in charge of the inventory and the system that goes along with it to limit the amount of moving parts. RFID requires very few working hands and speeds up the entire process giving your staff more time to focus on making sales and less time worrying about the inventory.



Jordan Peck

Jordan Peck is vice president of sales for TracTech Systems developers of the TracTech RFID inventory management system. You can reach Jordan at jordan@tractechsystems.com

TV Ads That Work

Part 2 (first ad was 2 months ago)

The key is the message. And most ads really don't have a message that talks to people about 'What's in it for me?'

It's usually NOT a problem with 'the medium.' Mediums don't 'work.' Mediums are just a group of people to talk to. What you say to them, determines if they pay attention.

So the message, the words, are critical.

And then? Well, don't bore people with it. No matter how interesting, any message has a short shelf life. After seeing or hearing something a few times, people are done with it. But most ads run on and on and on. And no one pays attention any more. And we wonder why. But we shouldn't wonder.

So you need to change your message, your TV ad, often. How about every two weeks? Would that make a difference in

response? If you gave them something new ... different ... interesting ... every two weeks? That actually answered 'what's in it for me?'

Lance Buttars owns Molinelli Jewelers in Pocatello ID. He sent me this note before Christmas. "I had someone call the store on Monday and say, 'I've got to tell you I just love your TV ads. They are classy, heart-warming, and engaging. I don't shop with you yet, but I'm going to!'"

If you're ready for a different approach to TV (and the other mediums, if you need help there), call me or text me or get in touch through the website. I'll give you some samples to look at. And let's talk. I respect your hard-earned money. If we work together, I'll do my best for you.

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Navigating the Online Marketing Channel

Part III

Website Data

by Larry Chasin

For a complete archive of this series please visit The Retail Jeweler online at www.theretailjeweler.com.



In previous installments of this 4 part series, we established the mantra for navigating the online marketing channel to be “Technology First, Then Marketing.” Your website is the hub to which all marketing channels lead.

It needs to be engaging and current, because you only have one chance to make a first impression. With the right website technology in place, the next step is making sure you get the right data into and out of the website.

When you break it down, website data is really just a compilation of words and pictures. Break it down one more level and the words and pictures relate to one of the following categories:

- **Static content pages**, which are managed using the website’s content management system (CMS),
- **The product catalog** which is preferably dynamically generated from your inventory system or from a third party data aggregator, and
- **Profile data** created by the customer’s interaction with your website.

The static content pages typically include the following web pages:

- Home Page
- Category Landing Pages
- Education
- About Us
- Services
- Contact Us
- Privacy Policy & Terms
- Events
- Testimonials



The old adage that “content is king” has never been more true. The results of making regular campaign, promotion and other content updates to the website will be more online traffic and more engagement, which translates into more in-store inquiries and more sales. It is important that you know how to use the website content management system (CMS) to update content on certain website pages to reflect current marketing campaigns and enhance search engine ranking. We’ll be looking at online marketing tips in the next installment of this series.

In regard to the product catalog, let’s take it down another level and talk about what it means to have quality product data in your website.





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-  **Certified Stones:** Search our catalog of 5,000+ GIA and EGL certified diamonds.
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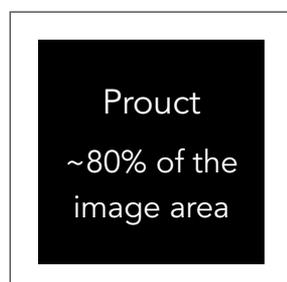
A quality product data sheet means several things, including:

- Product names that describe the items in no more than 2 rows. Do not use style numbers or wholesale abbreviations in the product name.
- Product descriptions that use keywords and describe the salient features of the item.
- Separate database columns for each filter attribute such as metal type, gemstone type, carat weight, style, diamond quality, etc.
- Multiple category listings for items so there is greater exposure, for example a wedding band with diamond and sapphire gemstones should appear under 'diamond wedding bands' and 'gemstone wedding bands'.
- Image names should be based on the style number to make it easy to keep track of images, but it is of greater SEO benefit to also include the product name into the images, for example, W12345PL-platinum-wedding-band.
- If items are available in different metal types, then make sure the data file reflects this. If you do not have images in the different metal colors, then add a statement to the description as to which metal types the item is available.



Quality images requires several things, including:

- Images should be shot in TIFF or other layered format in higher resolution, kept as a master file, and then saved in a lower resolution format such as JPEG or PNG for the website.
- Images should be saved in web format with at least 500 x 500 pixel resolution, and it is now recommended that web images be 800 x 800 pixels to view clearly under enhanced zoom features.
- The product itself should occupy ~80% of the image area so that there is some white space around the items but not so much that the items look small.



- Take at least 2 photographs of items and create a specific nomenclature so that all side and/or top images are designated as such.

If you're a vendor and you're serious about helping your authorized retailers promote your products, then you look to provide video and/or 360-degree photography of bridal and other important items.

Use Adobe Photoshop or similar to create images of products in the different metal colors in which it is available. For example, if an item is available in 14KWG, 14KYG, 18KWG, 18KYG, platinum and sterling silver this requires only 2 images - white and yellow. Make sure all the items are photographed in the same orientation for the viewer, and that everything is consistent so that it reflects well on your store's brand image.



Sounds like a lot of work, right?

Well the truth is, it is a lot of work if you choose to do it yourself. But maybe the better answer is to join with other like-minded retailers with the common goals of improving the quality of the data provided by your preferred jewelry suppliers and making it as easy as possible to integrate their data into your website, one supplier at a time.

Data quality in the jewelry industry is the single biggest problem we face in overcoming the challenges of online marketing. And the issue involves the quality of the data at both the retail and wholesale levels. The B2B side of the industry has been using shorthand notations for product attributes forever, but consumers need more easily understood information about individual items, and they need the ability to quickly filter items to find what they are looking for.

So the next time you enter an item into your inventory do so with the care to provide consumer oriented product names and product descriptions and to assign all key attributes such as items type, metal type, gemstone type, etc. Make sure to establish a data entry process with the above directives.

In the ideal jewelry world, the burden needs to be on the supplier to build a digital catalog with quality product data and imagery for its own B2B website, and which can be shared with all authorized retailers. But quality photography costs


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money and finding and retaining data-entry personnel to pay attention to the data fields takes more time and money. This is the classic chicken and egg scenario for vendors, and the only way they are going to make the needed investment is when enough of their customers start demanding it or simply leave for other vendors that do.

There are companies in the jewelry industry starting to aggregate digital catalogs of different suppliers and provide real time data syncs right into your website--it is wise to look at them before embarking on the journey alone.

When you put product data into your website, two things will happen:

- The phone will ring and customers will ask about the price or availability of an item, and
- Customers will come into the store to see something they saw in the website.



Quality Data also means integration of the website data with your CRM (Customer Relationship Management) and POS data. When new prospects register an online account and add profile information, that data needs to find its way into your CRM so these new prospects can be added to your marketing efforts.

In both cases, when you use the vendor catalog approach chances are you will not have a customer's desired item in-store, in which case the appropriate action is to cross-sell into something close or to call the item into the store for a scheduled viewing.

Quality Data also means integration of the website data with your CRM (Customer Relationship Management) and POS data. When new prospects register an online account and add profile information, that data needs to find its way into your CRM so these new prospects can be added to your marketing efforts. In its simplest form of implementation, this means that on a regular basis you have to manually export the customer profile information from the website and manually upload it into the store's CRM. Depending on your CRM it may be possible to program special code into the website to automate the process.

Make sure the My Account section of your website allows consumers to enter their birthday, anniversary, spouse birthday, finger sizes, favorite brands, etc.

Wishlist data is also a very interesting data set to think about. Most stores still use the little "black book" method where each salesperson records what Mrs. Jones wants for her anniversary. The problem with this method is that when the salesperson leaves your employ to work for a competitor so does their little black book. The way to prevent the loss of this proprietary information is of course to digitize it within a wishlist module in your POS or in your website.

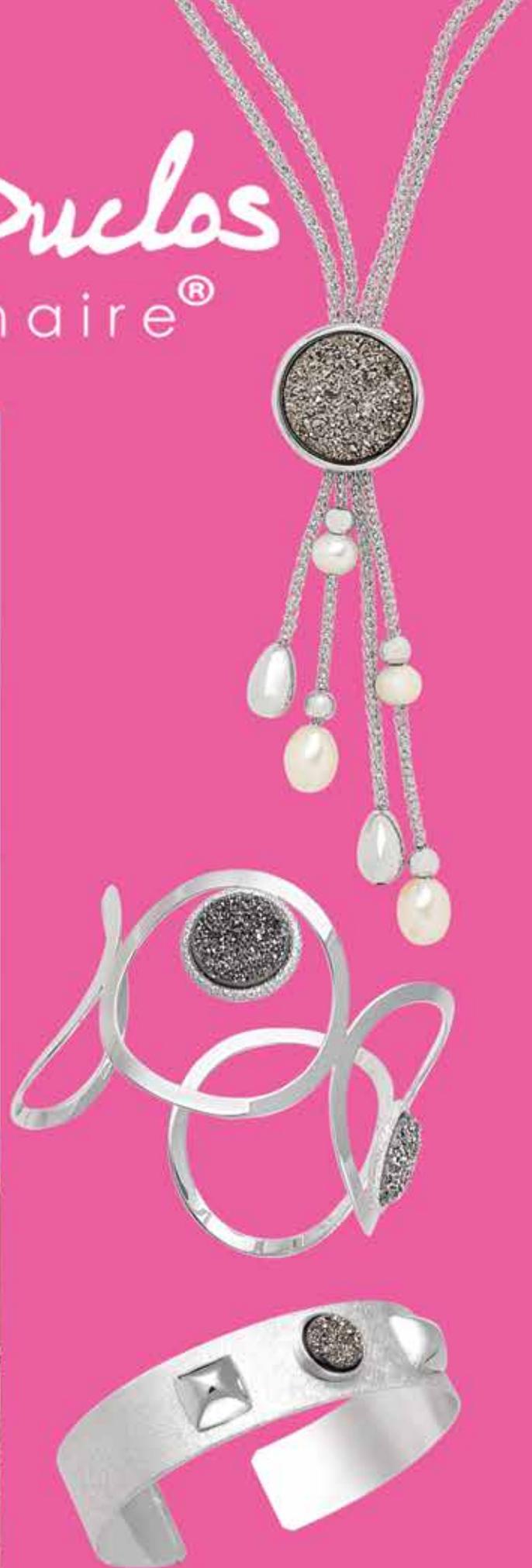
Most of the better POS providers already provide this functionality. But it becomes more challenging when you try to integrate the website Wishlist with the POS wishlist. This requires a 2-way communication between systems, which can be complex. But when it is done properly, this integration allows Ms. Jones to log into your website from home and to see products in her wishlist that she liked when she visited the store earlier that day. Mrs. Jones can then add items into her website wishlist account and the information automatically feeds down into the POS wishlist where the store associate is notified. Most of the better POS companies provide data feeds to share this information and you'll want to work with a website company that has familiarity doing this kind of integration.

Finally, quality data also means having all of the product data accessible under one system on your website. Many vendors and third parties have built their own modules or frames that

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Navigating the Online Marketing Channel

Part III Website Data



they offer to embed on retailer sites, but that solution comes with several significant shortcomings, which interrupt your online brand experience. These shortcomings include the fact that the products in the plug-in modules cannot easily be added to the wishlist or shopping cart of your website, nor can they be found from the search box of your website or included in your website's analytics. These modules also typically are not mobile friendly, and each has its own design and appearance, which means you lose control over the appearance and navigation structure of large portions of your website. These modules worked fine in old websites lacking the core website technologies we've discussed in previous installments of the series, but when it comes to redoing your website to meet modern consumer expectations, you need to make sure to tell your vendors you want just their product data, not their web interface.

Take it all one-step at a time. Work to improve your website content one page at a time. Work to improve data one vendor at a time, and investigate your options for working with third party data aggregators. The advances in website technology make it much easier and cost effective to move into platforms which include all of the essential online technologies and product data for engaging your customers online.

Now that the technology and data sides of the house are in order, next month we'll be ready to look at some integrated online marketing strategies, which are proven to deliver results.



Larry Chasin

Larry Chasin provides Business Development services to Thinkspace Jeweler, makers of the Thinkspace Jeweler Website Platform and Vendor Data Cloud - www.thinkspacejeweler.com. Together they empower the industry's modern B2B2C cloud-powered system for connecting independent retail jewelers with their websites, vendors and businesses like never before. Larry invites your feedback at larry.chasin@gmail.com



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Sarine Loupe™ Service Center Opens in New York

Sarine North America announced today the opening of a service center for Sarine Loupe™ diamond imaging at its offices in New York’s Diamond District. The service center provides a comprehensive imaging solution for the diamond trade, based on Sarine’s patented groundbreaking technology. Wholesalers will now be able to have their polished diamonds scanned for this innovative service at Sarine North America’s offices on 47th Street. Subsequently, links to the scanned images can be simultaneously sent to all potential customers worldwide for their viewing, enabling more informed, transparent, quicker and less expensive dealing.

The Sarine Loupe™ provides multiple levels of imaging, including:

- Real View™ – clear, realistic impression of the diamond’s appearance, revealing its beauty
- Top Inspection™ – full and accurate inspection of the diamond from the table view, while being rotated and tilted
- 3D Inspection™ – full 3D inspection of the minutest details of the diamond’s workmanship and internal features, including optional magnification up to microscopic levels.

Sarine’s unique and patented solution is based on thousands of images seamlessly combined to provide an unmatched wealth of online information as well as an outstanding viewing experience. The various levels of imagery are customizable, allowing effortless integration into customers’ websites and prevalent industry platforms, with no limitations. The cloud-based Sarine Loupe™ viewer can be shared by multiple users simultaneously, allowing customers and sellers to examine, share, negotiate and make buying decisions anytime, anywhere.

Ronnie Vanderlinden, President of the Diamond Manufacturers & Importers Association of America (DMIA), commented: “Sarine Loupe™ is an exciting new technology that can and most likely will help manufacturers and wholesalers reduce operational costs, while increasing transparency and allowing for smoother diamond sales downstream. Sarine continues to demonstrate its confidence in the US market from manufacturing to retail, and is investing more and more in the US diamond industry, which can and will help us grow our businesses. We couldn’t be happier.”

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"We are excited to open the Sarine Loupe™ service center in our New York office," stated Ohad Axelrod, Sarine North America's General Manager. "Sarine's technological leadership allows us to offer the diamond industry a more efficient way to trade diamonds. We believe the Sarine Loupe™ fully meets today's need for a more efficient way to buy and sell diamonds, cutting costs and reducing risk. Retailers downstream will benefit from this new technology, which guarantees transparency and increases their confidence when buying diamonds, while at the same time enhancing the online or in-store experience they can offer to their public," added Axelrod.

By providing scanning services at its facility, Sarine's service center offers a scalable solution to diamondaires, without necessitating any investment on their part in equipment. A special launch discount will be available through 31 March 2015.

For more information about Sarine and its products and services, visit www.sarine.com



MJSA Appoints New Chair of Board of Directors

MJSA, the U.S. trade association dedicated to professional excellence in jewelry making and design, has elected Ann Arnold as chair of its board of directors.

Arnold, a CPA, currently serves as chief strategy officer of the Buyers Intelligence Group, a business merchandising consultancy focused on helping independent retailers analyze and plan their merchandise mix, as well as linking and networking them with their vendor partners. Prior to that, she served for more than 20 years as VP and later CEO of Lieberfarb, a leading U.S.-based manufacturer of bridal jewelry.

As chair, Arnold says, she'd like to see "MJSA continue to bring its message to the manufacturing community, while also recognizing that the definition of 'manufacturer' now pertains to many retailers as well. Especially with the growth

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of customization at the retail level, the benefits and offerings of MJSA are today, more than ever, relevant to the industry as a whole.”

Arnold joined the MJSA board in 2006, and since 2010 has served on the association’s executive committee as first treasurer and then vice chair.



Her contributions to the industry also include serving as president of the national board of directors of the Women’s Jewelry Association, president of the WJA Scholarship Foundation, a member of the executive board of the Jewelers Board of Trade, and treasurer of the 24 Karat Club of New York. Her honors include the distinguished Women’s Jewelry Association Award for Excellence in Manufacturing.

She succeeds Edward N. DeCristofaro, who served as MJSA chair since 2012 and is now chair of the MJSA Education Foundation.

In related news:

- MJSA appointed Steven A. Cippola, president of National Chain Group in Warwick, Rhode Island, to the position of vice chair on the association’s executive committee. Cippola joined the association’s board in 2012.
- Lee Krombholz, president of Krombholz Jewelers and Just Like You Designs in Cincinnati, was reappointed to a second three-year board term.
- John Antonacci, director of sales and marketing for Advanced Chemical Co. in Warwick, Rhode Island, was elected to the board for a three-year term.

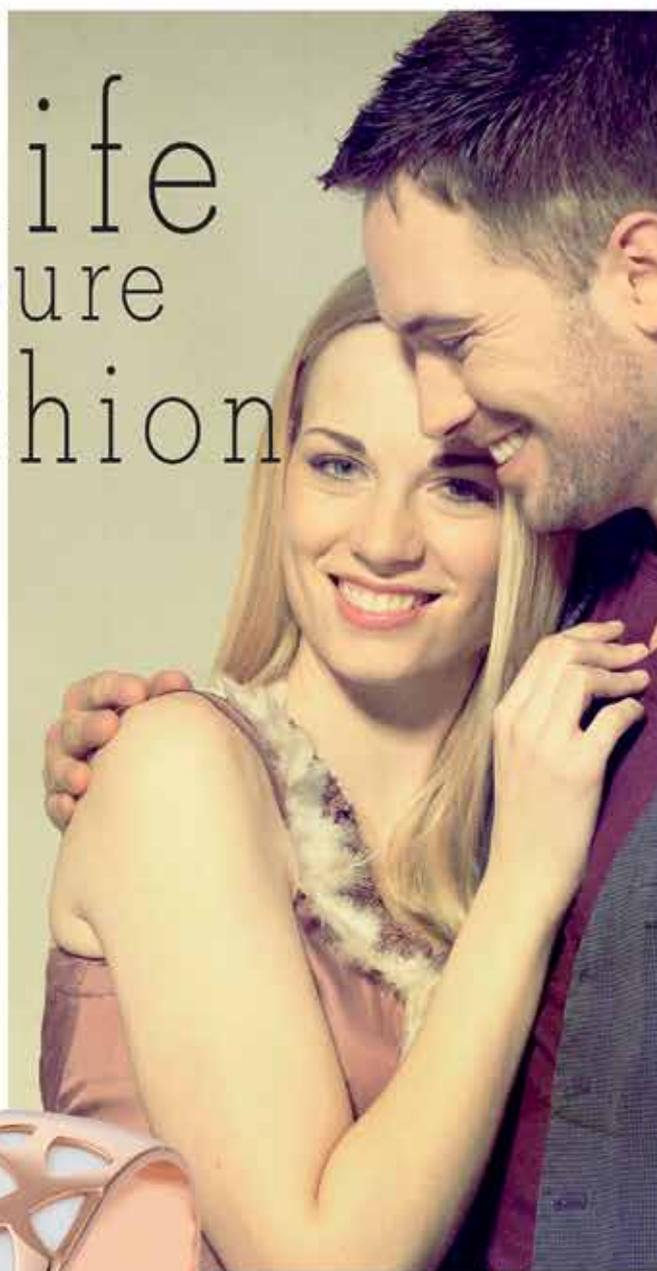
Ann Arnold.tif

Grunstein Joins Circa

Laurence R. Grunstein has been named Chief Executive Officer of Circa. In this role, he assumes the overall responsibility for Circa, including all lines of business and all functional groups in the company. Circa is a buyer of diamonds, jewelry and watches. It is an established



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brand whose target consumers know and respect. They operate from 13 locations, three of which are overseas.

Mr. Grunstein brings more than 40 years of successful senior level executive experience in the watch and jewelry industries, having served most recently as President and Chief Executive Officer of Citizen Watch Company of America, Inc. and its subsidiaries. He also served the industry as Chairman of a number of jewelry industry associations and charities.

There are three divisions under the Circa umbrella of businesses: buying, selling, and the commercial division.

The commercial division is the one readers of The Retail Jeweler would be most familiar. This division buys closeouts and overstocks from manufacturers, wholesalers and retailers.

The sales division as the name implies is the group charged with selling the merchandise acquired by the commercial division.

In addition, Circa operates an ecommerce site, Potero.com that sells "authentic pre-owned luxury" products including ladies bags, jewelry, watches and other vintage pieces.

When asked about changes to be made Larry responded. "It was too soon to tell." He did say, "There is significant growth potential for all aspects of the business."

The commercial division has a network of retailers throughout the US that hold consumer buying events. At these events, Circa's expert buyers are there to review each piece that is proposed by the consumer for Circa to purchase. If it is a piece Circa likes, the company makes an immediate payment to the consumer.

The participating retailer receives a commission on such purchases. The obvious advantage beyond the commission earned is the consumer remains in the store and now has cash to spend.

Jewelers who are not part of the network are also welcome to present pieces for sale to Circa and they too will receive a commission from the purchase.

Circa's business model illustrates the inherent value of true luxury items whether they are new or pre-owned.

TracTech Appoints Jordan Peck as V.P. of Sales

TracTech Systems has expanded its executive team with the addition of Jordan Peck as the company's vice president of sales. Peck has been involved in the jewelry industry most of his life and understands TracTech's value to the industry. This knowledge combined with his experience in sales and marketing is the perfect combination to increase TracTech's exponentially growing customer base.

Jordan is very excited to be a part of TracTech's team and believes in the impact of RFID in the jewelry industry. "I think our RFID inventory management system is a must-have for everyone high value merchandise", said Peck, "this growing technology is already making a big splash in other industries, and it's now ready to help jewelers world-wide."



To contact Jordan to schedule a demonstration or learn more about TracTech call 212-682-4172 or email jordan@tractechsystems.com.

MJSA Introduces Online Learning Webinars

First sessions address jewelry subcontracting, and using lean principles in a small business

MJSA, the association for jewelry makers and designers, has introduced MJSA Online Learning webinars for jewelry makers and designers. Sponsored by the MJSA Education Foundation, and made possible by a grant from the JCK Industry Fund, the first webinars aired in the months of October and November, and were presented by well-known small business industry consultant Andrea Hill, owner/CEO of Hill Management Group and StrategyWerx.

- In Better Subcontracting for Jewelry Makers and Designers on October 17th, Hill explained how to develop successful relationships with subcontractors—the experts who perform the CAD/CAM, casting, setting, finishing, and other processes needed to bring jewelry designs to life. The webinar taught attendees how to evaluate contractors and their capabilities, communicate expectations and understand theirs, establish a successful working relationship, and manage outcomes. The webinar also helped non-bench-trained designers

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understand how to do a better job in speaking the very specific language of jewelry making.

- In *Getting Lean for the Small Jewelry Maker or Designer* on November 7th, Hill explained how to run a small jewelry business as efficiently as possible using the lean management 5S concept, which means Sort (remove/reduce), Straighten (streamline/organize), Shine (clean/inspect), Standardize (create a standard of consistent behavior), and Sustain (commit to repeatable behaviors). Using examples from jewelry companies with which she has worked, Hill demonstrated these concepts in action—and the difference such efficiencies made in the bottom line of those businesses.

MJSA Online Learning Webinars are \$15 for MJSA members, and \$25 for nonmembers. After live airings, jewelry makers and designers can purchase videos of the sessions for \$10 (MJSA members) and \$15 (nonmembers).

To learn more or to purchase videos of the first two webinars, click here: http://mjsa.org/careers_and_education/mjsa_online_learning.

Top Designers Inspired by Csarite®

A diverse group of luxury jewelry designers from around the globe is creating a collection of one-of-a-kind jewelry designs centering on the beautiful gemstone Csarite®, announced Milenyum Mining Limited. Initiated by Erica Courtney and The Courtney Collection®, this exciting new collection is scheduled to launch at the Tucson gem show in February.

The world's largest Csarite®, a 121.65 carat pear shaped gem, will be the focal point of a new Csarite® jewelry line by Erica Courtney. Other designers highlighting the natural, color



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change gem will be Canada's Varouj Tabakian, Turkey's Pinar Oner, and American designers Victor Velyan, Jennifer Dawes, and Katie Diamond. The collection will be displayed in The Courtney Collection booth #2206 at the GJX show, February 3rd through February 8th, 2015.

"We are so excited about the enthusiasm with which the designers have embraced this project. Csarite® is a single source gem, always natural, never enhanced, possessing the rare gemological phenomenon of color change," stated Murat Akgun, president of Milenyum Mining Limited. "Top designers like the ones participating in this collection are searching for unusual, responsibly sourced gems for their discriminating customers. Csarite® fits the bill in so many ways!"

Milenyum Mining Limited is the world's only source supply of Csarite®, a natural, unenhanced color-change gemstone. Responsible for cutting and marketing of this phenomenal gemstone, MML's mission is to introduce gem and jewelry connoisseurs around the globe to Csarite®'s unique beauty and rarity. MML is a member of The International Colored Gemstone Association.

Visit www.csarite.info for a list of authorized retailers.

JIS Show 18-Karat Club a Success

As the leading Jewelry Trade Show for the entire jewelry industry of Latin America, the Caribbean, Florida and many other States, we've observed a tremendous increase in demand for 18 karat finished jewelry as well as other higher end merchandise at all JIS Shows. "We believe this trend is due to the extensive influence of Latin buyers and the high economic plateaus of the Florida marketplace," said Jordan Tuchband, Vice President of JIS.

With 1,250 booths at the October JIS Show in Miami Beach and a record-breaking attendance, JIS successfully launched the 18k Club concept. This brand new designation in the Show was designed to help jewelry trade buyers identify those exhibitors across the show floor that would best be able to meet their demand for higher karat goods. The effort was a tremendous success. "The response was overwhelming for a first time program. We look forward to expanding the 18k Club in all future JIS Shows," according to Tuchband,

The initial launch of the 18k Club program featured 120 companies taking up over 25,000 square feet of exhibit space. That works out to be roughly 20% of the entire Show! Even

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before the Show opened, JIS Buyers from across the Western Hemisphere already were very pleased with this new program because it made it easier for them to set appointments prior to the Show and efficiently plan buying due to extensive pre-show marketing of this newly launched program.

Exhibitors were equally pleased as it targeted buyers to them. They enjoyed sales increases for 18 karat gold merchandise in addition to the opening of many new accounts. JIS is already preparing its marketing and buyer promotions for the upcoming JIS January 24-26, 2015 Miami Beach Show. The January show is well timed for restocking after the holiday season. It also gives retailers time to prepare for Valentine's Day.

For more information please contact JIS online at www.jisshow.com or contact the office directly at +1 (561) 998-0205.

Prominent Researchers To Headline AGA Annual Conference In Tucson

The AGA announced today that Dr. Lore Kiefert, Chief Gemologist Gübelin Gem Lab Ltd., Luzern, Switzerland, Shane McClure, GIA's director of West Coast identification services and Christopher Smith, President of American Gemological Laboratories are confirmed presenters for the annual Tucson conference. These highly respected researchers join an already packed lineup of confirmed speakers scheduled to appear at what has become the educational highlight of Tucson.

Topics include: Exploring the Multiphase Inclusions of Emerald and What They Reveal about the Stone; Identifying Emerald Fillers; Contamination: A Common Invalidator; The Black Opals of Ethiopia; Tips for Taking Detailed Photomicrographs; Appreciating the Pricing The Rarest of Minerals, and Tablet to Tablet guides attendees on a grand journey through the literature.

The AGA Conference will be held 8:30 to 5:00 Wednesday, February 4, 2015 at the Marriott University Park, Tucson. Continental breakfast, light lunch & ticket for the evening Dinner Gala are included with the conference fee.

EARLY REGISTRATION DEADLINE January 15, 2015:

AGA & Gem-A Members PAY ONLY \$195, Non-members - \$240

After January 15th Non-Members: \$230, Non-members: \$280

AGTA Announces New Board Members

The American Gem Trade Association (AGTA) announced the results of its annual AGTA Board of Directors' Election. Mr. Bruce Bridges, of Bridges Tsavorite, and Mr. Jeffrey Bilgore, of Jeffrey Bilgore, LLC, were both re-elected to the Board; and Mr. Charles Carmona, Guild Laboratories, and Mr. Robert Van Wagoner, Beija-Flor, were newly elected.

The Directors'-elect will take office February 2015, and will serve three-year terms. The following Members will continue with their positions on the Board: Ruben Bindra, President Gina Latendresse, Director Gerry Manning, Vice President, Niveet Nagpal, Director Cynthia Renee, Secretary, Avi Raz, Director, Pramod Agrawal, Director, Simon Watt, Director, Sushil Goyal, Director, Larry Woods, Director, and William Heher, Director.

AGTA would also like to recognize those Board Members whose terms will be coming to an end - John Bachman, of John Bachman, Inc. and Bear Williams, of Bear Essentials. Their years of service and dedication to AGTA and the Board of Directors are greatly appreciated.

Past President Benjamin Hackman chaired the Nominating Committee. The Committee Members were Jeffrey Bilgore, Neal Litman, Douglas Parker, Avi Raz and Ray Zajicek.

The AGTA Board of Directors holds elections on a rotating cycle in order to guarantee coherence of the Board's long-term plans. The new Board Members will be introduced at the AGTA Membership Meeting, which is open to all AGTA Members and will be held Friday, February 6, 2015, at AGTA GemFair® Tucson. For more information, please contact info@agta.org or 800-972-1162.

The American Gem Trade Association (AGTA) is an association of United States and Canadian trade professionals dedicated to promoting the long-term stability and integrity of the natural colored gemstone and Cultured Pearl industries.

The Association pursues its goals through the combined use of educational programs, publicity, industry events, government and industry relations, and printed materials for both the trade and consumer.

The AGTA is well known in the gemstone and jewelry industries for maintaining the highest ethical standards.

2015 SHOW SCHEDULE

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New and Noteworthy

Synchrony Financial Launches New Brand New Name, Well-Known Financing Solutions

Known in the Jewelry industry as a leading provider of consumer financing solutions, Synchrony Financial <<http://www.synchronyfinancial.com>> (formerly GE Capital Retail Finance) debuted its new name and logo in conjunction with its initial public offering in July 2014. The company also communicated a bank name change earlier this summer to Synchrony Bank from GE Capital Retail Bank, and transitioning for Jewelry retailers, and customers. Synchrony Financial (NYSE: SYF) recently launched a national media and branding campaign across print, broadcast and digital media, and out-of-home advertising.

The new name and brand campaign were developed based on extensive research with key stakeholders to gather input on their views of the company and its value proposition and offerings. The definition of synchrony is "a state in which things happen or move at the same time." To represent the company's alignment with its business partners, customers and employees, all working in sync, the Synchrony Financial logo features gold pillars in a stylized "S". The corporate color palette of grays and gold delivers a balance of strength, stability, warmth and openness.

"While our name is new, our company has an 80-year history of financial stability, experience and operational excellence," explained Toni White, chief marketing officer, Synchrony Financial. We have not strayed from our core foundation, which is based on the deep partnerships we establish with our clients."

Introduced as part of the new brand campaign, the tagline — Engage with us — emerged from the research process and confirms the company's view that every interaction with its partners and customers represents an opportunity for Synchrony Financial to engage with partners and help grow their business. Together, the brand attributes create a memorable identity that's unique to financial services today.

Synchrony Financial worked with Interbrand to develop its new branding and Ogilvy & Mather is the agency of record for its corporate advertising campaign. "We chose to symbolize our commitment to our partners by featuring two hands in synchrony with one another...working together to create something great. Our campaign represents how Synchrony Financial collaborates with its partners at the deepest levels

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with the understanding our business is about people first. We are focused on helping our partners grow their business through analytics, technology, and financing programs, which help build loyalty with their customers," stated White.

The new brand campaign launched September 22, and is supported by advertising across multiple channels including: Print ads in national and trade publications; TV on cable news and sports programming; airport advertising; and digital ads across multiple properties. Visit www.synchronyfinancial.com to learn more and view the associated brand assets.

Tennis Bracelet Manufacturer Expands to Over 1100 Customizable Pieces

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The site also features an innovative 360 rotation view and 3D visualization so the customer can see the product from every angle. With no minimums and 4 day delivery Fine Jewelry Pros' customers are empowered to expect a quality piece tailored to their preference.

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**Spectrum Design Award
Honorable Mention, Bridal Category**

Campbell won her third American Gem Trade Association Spectrum Design Award, receiving an Honorable Mention in the Bridal Category for her stunning platinum earrings featuring aquamarines (5.61 tcw) and grossular garnets (3.51 tcw), accented with diamonds (0.56 tcw).

“Congratulations to all the winners of the 2015 Spectrum awards, I am truly blessed to be part of it,” says Campbell, who was honored in the competition in 2013 and 2014.

Campbell has nurtured her passion for color stones over her 26-year career as chief trader for Kaiser Gems in New York City. In recent years, she discovered an affinity for jewelry design, using gems of the finest color and cut, many from her own personal collection, in elegantly simple geometric forms. Her muses range from sunsets and wildflowers to china patterns and her son’s artwork.

For more information about this piece, the Campbellian Collection, and Bella Campbell please call 908-656-5614



Richline’s Mark Hanna Preaches “Trustability” at Portland Jewelry Symposium

Addressing a crowd of more than 120 attendees at the opening night dinner of Portland Jewelry Symposium, which was held October 5-6 at The Sentinel Hotel in Portland, Oregon, Richline’s Chief Marketing Officer Mark Hanna focused on building trust in the jewelry industry. “We are an industry where trust is paramount, with each other and the consumer,” said Hanna. “The future viability of the jewelry industry depends on our trustability.”

Hanna stressed the importance of jewelry businesses large and small to act responsibly and transparently when sourcing precious metals and gemstones, manufacturing, marketing, and selling jewelry to the end consumer. “Trust takes years to build, seconds to break, and forever to repair,” he quoted. In addition to describing the efforts of a number of industry

groups and trade organizations to streamline the processes required to effect social responsibility in our industry, Hanna sounded off on the current “Made in the USA” federal laws—which make it virtually impossible for any jewelry makers in the U.S. to label their products “Made in America.” Hanna was candid about his personal frustration with the issue, explaining that Richline, in cooperation with key industry leaders, would “continue to fight this particularly unfair law.” Discussions of building trustability in the jewelry industry didn’t end at the event’s kickoff dinner.

The following day, during the Symposium presentations, several speakers addressed related issues:

Stewart Grice of Hoover and Strong gave attendees suggestions for how to source supplies and work responsibly in his presentation, “Social Responsibility for the Small Shop”. “More consumers than ever are now interested in responsibly sourced jewelry and are demanding more transparency throughout the whole supply chain,” said Grice. “Whether you are a manufacturing jeweler or a designer, own multiple stores or a single shop, you have options to provide the consumer with what they want.” Grice outlined a number of eco-friendly approaches to common shop practices, as well as provided attendees with sources for responsibly sourced and recycled precious metals and gems.

Andy Holwell of Johnson Matthey NY, in his “Precious Metals Market Outlook,” touched on the reality of using recycled precious metals versus freshly mined metal. “Sustainability is about recycling, but also a holistic view of where we source metal and how our operations are responsible towards the environment and our communities,” said Holwell. “It’s about transparency, compliance and certification, about engaging a partner whom you trust is ‘doing the right thing;’ being comfortable with the values of that partner.” Attendees from Volund Jewelry in Vancouver, British Columbia, Canada, were impressed with the focus on social responsibility at the Symposium, writing on their blog: “From Mark Hanna’s opening keynote address to Stewart Grice’s talk on Social Responsibility for the Small Shop, most presenters offered ways to make better, more informed business decisions.... We were delighted to see this important subject brought up and highlighted multiple times during the symposium.”

Rounding out the day were a series of inspiring presenters, including Claudia Kretchmer of Steven Kretchmer Designs, who shared a moving review of her late father’s innovations in the fields of alloy development and jewelry design;



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2015 Schedule

Issue	Closing Date	Delivery Date**	
Jan/Feb 2015	11/28/14	1/15/15	JANY*, Tucson*, JIS*, SJTA*
Mar/Apr	2/6/15	3/18/15	MJSA*, Smart*, JIS*
May	3/20/15	4/29/15	JCK*,
June	4/20/15	5/24/15	JCK* (plus bonus at-show distribution)
July/August	6/5/15	7/21/15	JANY*, SJTA*
September	7/24/15	9/3/15	JIS*, Select*, Centurion*
October	8/28/15	10/2/15	JANY
Nov/Dec	10/9/15	11/17/15	Just-in-Time for Christmas

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Tina Snyder of STACKED New York, who offered actionable advice and strategies for building a jewelry brand using traditional marketing and social media.

Ronda Coryell of Ronda Coryell Designs, demonstrated granulation techniques and fusing gold to Argentium silver live at the bench.

The Portland Jewelry Symposium, now in its seventh year, is sponsored by TechForm Advanced Casting Technology, MJSA, Rio Grande, Platinum Guild International, Johnson Matthey NY, GIA, Solidscape, The Richline Group, The Santa Fe Symposium, Jewelers of America, Superfit Inc., Cooksongold, Stuller, Gemvision, A3DM Technologies, John C. Nordt Co, Lashbrook Designs, Dawson Distributions, and United Precious Metal Refining. For a full list of presentation topics, please visit portlandjewelrysymposium.com.

Angelica Celebrates Engagements



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AGA Tucson Conference an Eye-Opener Covering Numerous Facets of Gem Industry

Whether your interests pertain to undisclosed treatments, new emerald fillers, value-added gemstone cutting, "collector gems," amazing historical tidbits, or how to take amazing gem photographs, this conference is a must.

Expert speakers include Gubelin's Dr. Lore Kiefert, GIA's Shane McClure and Dona Dirlam, AGL's Chris Smith, gem-cutter extraordinaire Victor Tuzlukov, and astounding gem photographers Danny Sanchez and Edward Boehm. Conference followed by Gala Dinner-Dance and presentation of the 2015 Bonanno Award For Excellence in Gemology to Dr. Thomas Hainschwang.

Register prior to January 15th and save—AGA & Gem-A

members, \$195; non-members, \$240. After January 15th, AGA & Gem-A members, \$230; Non-members, \$280. Gala Only prior to January 15th, AGA & Gem-A Members: \$75; non-Members: \$95. After January 15: AGA & Gem-A members \$95, non-members \$105.

For additional information and to register, go to accreditedgemologists.org or contact Jan Giamanco, 619-501-5444 or Email: AGAadmin@cox.net

29th Annual Santa Fe Symposium® Accepting Registrations Now:

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Registration is open, and now is the time for professionals in the jewelry industry to seize a unique opportunity! Every year, the Santa Fe Symposium® on Jewelry Manufacturing Technology invites jewelry professionals from around the world who are working to know more and build businesses success. Throughout the 3½ days of this renowned conference, casters, manufacturers and entrepreneurs enjoy presentations on state-of-the-art techniques, new research, and the latest innovations in the jewelry industry. Each day, and well into the evening, opportunities abound to meet with colleagues, discuss ideas, and build professional networks. Register now to attend the Symposium on May 17–20, 2015, in Albuquerque, New Mexico.

For 2015, presentation topics range from methods for blackening silver to internet marketing to investment casting of titanium to digital design to brand building—it's all here and there will be a great deal that could directly benefit you and your business. Says Eddie Bell, the driving force behind the Symposium, "There is one reason I attend Santa Fe Symposium year after year without fail: I learn more there than I do through the rest of the year."

The jewelry industry sees floods of new technologies in each and every year, from thermoplastics to shifting regulations and business requirements to 3D computer-aided jewelry design. Santa Fe Symposium attracts professionals from the most successful companies in the industry, professionals who are eager to combine tried-and-true techniques with innovative technology that expands the limits of jewelry design and manufacture. The result is a unique integration of art and science that inspires innovative design and production methodology in ways that were unheard of just a few short years ago.

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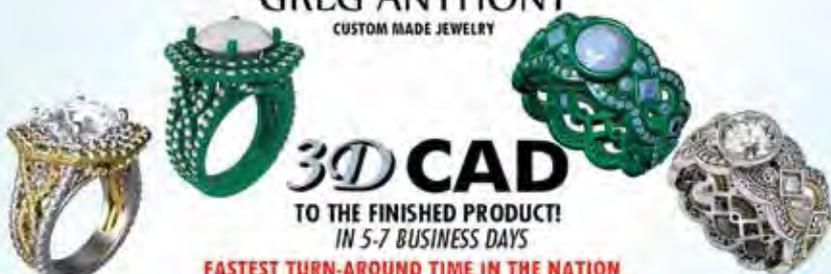


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"The Symposium is all about the science of making jewelry and, for me, it is a lot more than that," says Gary Dawson, professional designer/goldsmith and six-time presenter at the Symposium, "It is the opportunity to meet people who are every bit as passionate about making jewelry as I am and to share and absorb that passion during every waking moment."

Registration for Santa Fe Symposium is now open; the conference will be held May 17–20, 2015, in Albuquerque, New Mexico. Scholarships are available to a few qualified applicants; because the number varies from year to year based on sponsorship levels, early application is encouraged. For more information, visit santafesymposium.org or contact the Rio Grande marketing department at 505.839.3249 or toll-free at 800.952.6222.

Intersecting Hearts® by Michael S. Nashef.

Jewelry designer Michael S. Nashef sought to create a bridal set that was as exceptional as his love for his fiancée. In his research for symbols of love, over and over, regardless of culture, age, or era, a universal motif appeared: The heart shape. Nashef developed a new twist on this time-honored icon, and the concept of Intersecting Hearts® was born.

In 2006, Michael became the first graduate of the Metal/Jewelry design program at Kendall College of Art and Design in Grand Rapids, MI, where his avocation became his vocation, designing and creating one-of-a-kind pieces made of gold, silver, and unique gemstones. Inspired by travel, nature, and

architecture, Michael incorporates elements from these things into his work.

"I have always believed that each person is unique. When two unique people come together in love, they still remain individuals, but now their hopes, dreams and desires intersect, as their lives grow into a new life together. My Intersecting Hearts® design represents this joining of two hearts. The bud-like shape which I refer too as the "Harmony shape" formed by the intersection of two hearts represents a lifetime of growing love."

Organic in nature, each piece in the collection is named with an Italian word signifying the design: Puro (pure), Caldo (warm), Momento (moment). Crafted in the USA, and available in gold or platinum, each ring in the Intersecting Hearts® collection has the "Harmony shape" to represent the story of each couple.

For more information, visit www.intersectinghearts.com. **TRJ**



Jewelers in the NEWS

Providence Jewelers Club Supports Local Charity

The Providence Jewelers Club Foundation is pleased to announce that \$3,209 has been donated to the Home & Hospice Care of Rhode Island. The mission of Home and Hospice Care of Rhode Island is to provide hospice services to terminally ill patients and their families.

Founded in 1952, the Providence Jewelers Club's mission is to create social events that allow members and guests to network with each other, in a relaxed, casual atmosphere.

The Providence Jewelers Club has over 200 members from all over the country, and is headquartered in Rhode Island.

For more information or to become a member, visit www.providencejewelersclub.com.



Allison Neumann Announces Grand Opening Event of Flagship Boutique

Allison Neumann, Retail Jeweler, Fine Jewelry Designer, and President & CEO of Allison Neumann, is pleased to announce the opening of her flagship boutique in San Diego, CA 92101.

The company held its grand opening event on November 8, 2014. This event welcomed jewelry-lovers and industry insiders from the San Diego area and beyond to preview and purchase the latest designs by Allison Neumann.

Located in San Diego's historic and vibrant Gas lamp District, the 400-square-foot showroom and boutique will carry Allison Neumann's classic collections, including gold and sterling silver, diamond and gemstone designs for women and men, as well as limited-edition fine jewelry, special one-of-a-kind designs, engagement rings, and wedding bands.

It will also carry other branded jewelry lines, accessories and gifts, and perform retail services including custom jewelry design and jewelry repair.

The boutique's interior décor is largely influenced by Neumann's organic fine jewelry designs. "I wanted a very welcoming and inviting space," says Allison Neumann, who had a crystal chandelier along with six-foot beveled mirrors installed to reflect the store's natural light. Wood grain flooring and "barn door" style cabinets are mixed with modern elements, such as raw steel counters and high gloss white jewelry cases.

"The juxtaposition between rustic and refined resonates with my design aesthetic, and creates for a very warm, elegant environment."



Pascal Lacroix Grand Giveaway Awards an \$8,000 Grand Prize

Pascal Lacroix, the award winning gold, diamond and gemstone luxury bracelet designer announced the winners of the Grand Giveaway drawing on October 21, 2014. Held to celebrate his 35 years as a successful designer, and designed to give back to the clients and retailers that have supported him these many years, participants in the Grand Giveaway registered via Facebook and on the microsite www.pascallacroix/lucky, between September 26 and October 14, 2014.

Charron McLeod, a client of Lasker Jewelers located at 101 First Street S.W., Rochester, MN is the lucky recipient of a beautiful Pascal Lacroix bracelet from the new Weave collection. Meticulously crafted with Pascal's signature hidden clasp and hinge, the winning bracelet is created in 14 K yellow gold set with 22 diamonds totaling 1.30 carats in weight. The Grand Giveaway first prize bracelet has a retail value of over \$8,000.

As a special thank you for sharing the Grand Giveaway with their clients, Lasker Jewelers will also receive a second Pascal Lacroix bracelet from the new Weave collection.

"Pascal's Grand Giveaway was an ingenious way to both launch a new line, and thank his loyal business partners who appreciate his talent and craftsmanship," stated Bob Church, manager of Lasker Jewelers. "It was also a fabulous reason for us to reach out to our own clients, drive traffic to the store and generate customer loyalty. Truly a Win-Win-Win!" **TRJ**



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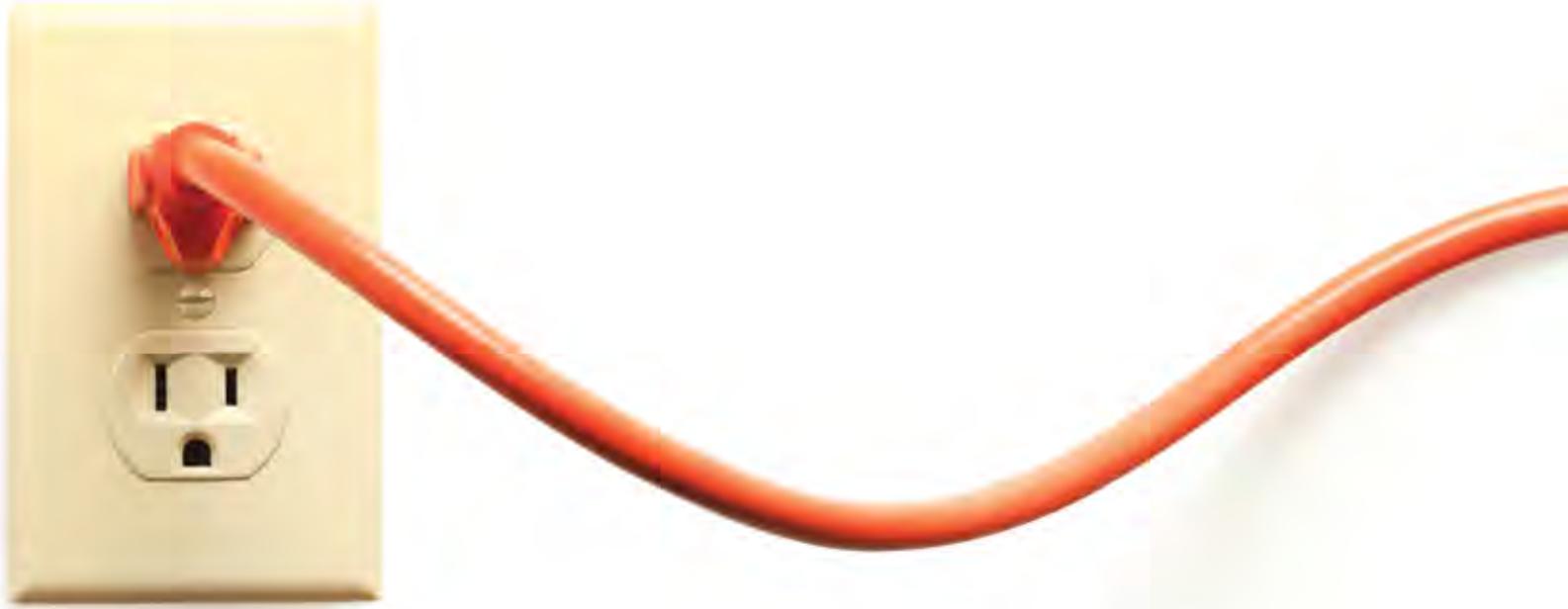
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