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The Jewelry Business Magazine • Volume 3, Issue 8 • November/December 2012

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### Another Year of **PROGRESS**

By Frank Dallahan

As we enter the final quarter of 2012, we will celebrate the unique American holiday Thanksgiving. This holiday recalls the first settlers in the new world who took the time to gather together with native Americans to give thanks to God for a successful harvest and for the help the native Americans provided to the Pilgrims.

Despite the economic challenges we face today, we, nevertheless, have a great deal for which we are and should be thankful.

The Retail Jeweler began operations three years ago in a very hostile economic environment. Many thought starting a new print publication at a time shortly after both National Jeweler and Modern Jeweler ceased publishing print publications was simply crazy or at best a poor decision. Additionally, the growth of the Internet as an information medium added further to the logic questioning the wisdom of starting a new magazine. Many assumed and believed that the magazine would not succeed.

We all have heard the saying that to assume makes an ass out of both you and me. To the credit of the two founders of The Retail Jeweler, Ed Coyne and Andy Kohler, they were undaunted because they brought a new concept, a new model to the publishing world and to the jewelry industry. Editorially, TRJ uses the work of noted industry consultants who advise jewelers on matters that will help them manage their businesses more effectively meaning more profitably. This rationale is why we consciously chose the motto for the magazine: The Business Magazine of the Jewelry Industry.

The business of jewelry is different from the jewelry business as our friend Kan Gassman likes to remind us. All of us engaged directly or indirectly in the business is here to make money by providing goods and services that our customers value. With each new year, The Retail Jeweler magazine has added useful content our readers like and value. Examples are management stories on how to better manage your inventories from David Brown and the landmark feature stories from Abe Sherman in recent issues.

John Politi's contributions on personal financial planning are key and of such practical importance in an industry where the bulk of the businesses are privately owned and usually family affairs.

David Sexton, of Jewelers Mutual Insurance, has contributed in every issue practical and useful information on the topic of security. Increasingly today, jewelers in stores and on the road face serious challenges in the area of security. Dave's insight and experience in this area is invaluable. And for those of us who are digitally handicapped and perhaps find the digital world mysterious, Matt Perosi's articles on using the Internet effectively with special attention on your websites have been especially valuable.

Added to the regular contributions of our writers is another important feature of The Retail Jeweler: New and Noteworthy. In this day and age public relations is as important in getting your message out as is paid advertising. Too many jewelers forget this point. One of our new writers, Tony Seideman, underscored the importance of press releases in one of our recent issues. Too often, press releases are consigned to the Internet versions of trade publications today where they are more than likely deleted with the push of the delete key before they are even read. An interesting aspect of print publishing is that you do not have to click a key to read the story. It's right there in front of you and in the time it takes to delete you are able to scan the story and add to your stock of knowledge about the business you know and love.

The fact that The Retail Jeweler maintains an ad edit ratio of 50/50 makes it easy for readers to read stories of interest to them. This ratio also adds the side, but important, benefit of exposing readers to the advertising messages of our advertisers. As a consequence, advertisers do hear from retailers who want more information about their products or services.

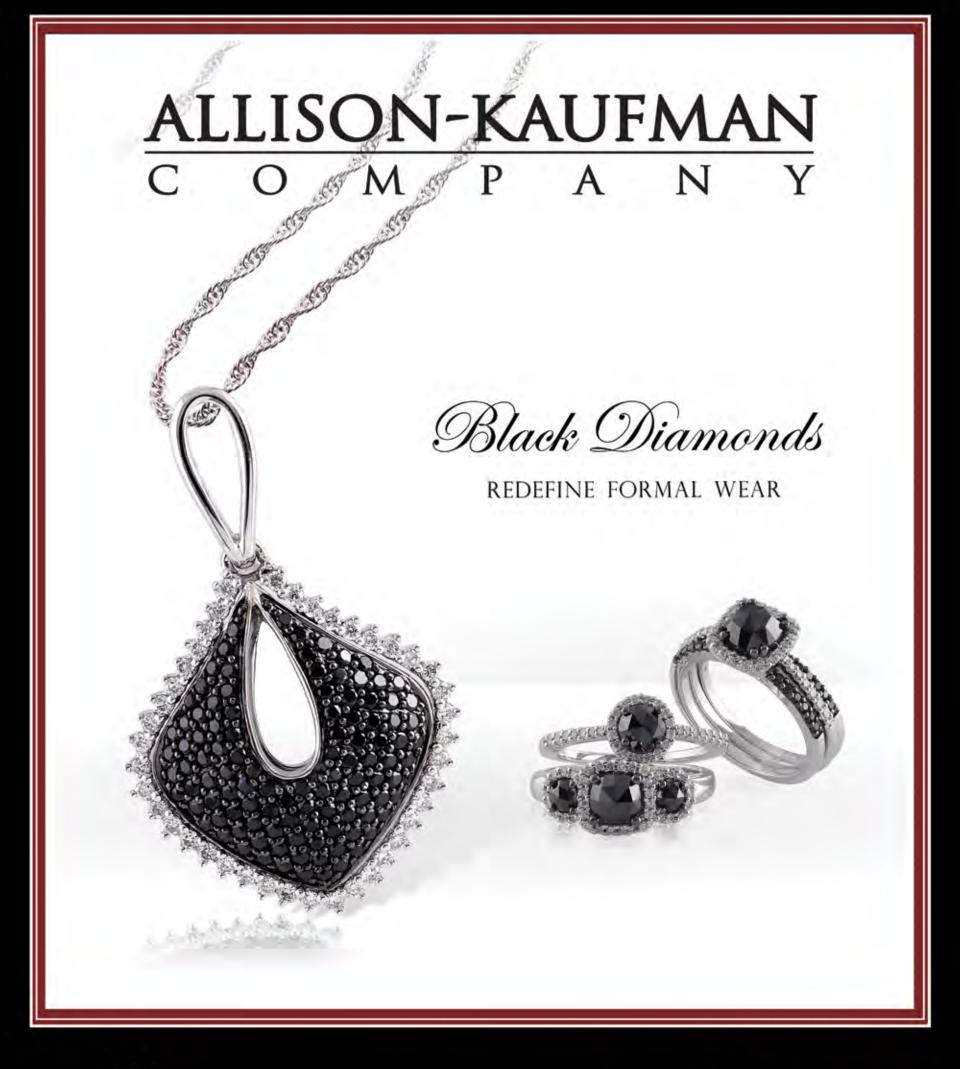
The result of all of our effort is a magazine that has grown nicely in both editorial and advertising pages and revenues each year. For the support of our subscribers, our advertisers, and our contributors we offer our thanks and best wishes for a very happy Thanksgiving. We are all blessed to be living in a country where opportunity to succeed still abounds despite the current business environment we face at this particular moment. Have faith and follow Winston Churchill's inspiring words to the British people during World War II, when he said, "We will never give up."

Finally, good luck and good selling in the Christmas season just ahead. TRJ



**Frank Dallahan** 

co-publisher of The Retail Jeweler Email Frank@theRetailJeweler.com







By David Brown

PLANNING

Among the many laws of nature and science, and the reasons why businesses succeed, there is one principle that I believe is one of the 5 principle keys to success for any business owner. When you look at the most successful people in business, almost all of them have learned to use it as part of their success. I am referring to the Pareto Principle, or the 80: 20 rule as it is more commonly known.

The Pareto principle is based on the studies of Italian, Vilfredo Pareto during the 19th century. Pareto discovered that the majority of wealth was concentrated in the hands of a few. In fact he found 80% of the wealth was discovered to rest in the hands of only 20% of his study group. When he carried his findings further afield Pareto discovered that the principle applied to other areas of society – 80% of the crime was committed by 20% of the population, 80% of the population lived in 20% of the country, and so on...

So what does this have to do with retailing?

Very simply, by applying the 80:20 principle to your business you can concentrate more of your effort on the 20% of activities and time that gives you the majority of your results.

Let's look at how it can apply to the **four S's** of retail:



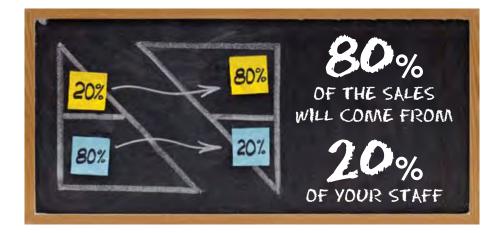
Use the

### **Pareto Principle** in Your Business



### Let's look at the first - STAFF

Applying the principal to your sales staff (and using the reporting system you have available) you will discover that 80% of the sales, or some variation thereof, will come from 20% of your staff. It may not be preciseyou may find that 2 of your 8 staff (25%) are providing you with 70% of the gross sales... but the rule will apply to some extent.



How does this help your business? Rather than giving all your staff equal treatment you are able to concentrate your time and energies where they are most needed – either by focusing on the remaining staff or better still -concentrating your efforts on making those two staff members better, or ensuring they get more opportunities to sell. If Sue can sell four times as well as Jim, then a 25% improvement in Sue will generate more sales than a 25% improvement in Jim.



## There is no better example of this principal being applied than with our second S – **STOCK OR INVENTORY**.

A quick printout of your categories by order of gross profit or sales will reveal that the key 4 or 5 categories are probably contributing over half the businesses profitability. Yet do we concentrate our time and energies in this area? We are often guilty of devoting more time to the lesser performing areas and neglecting those categories that are the lifeblood of our business.

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#### >> Continued from Pg 10



Below is an example from the industry data we gather each month from over 300 stores across the USA. The first column shows the percentage contribution to overall store \$ sales. The second is percentage contribution to the number of items sold across the store.

Category	% of Sales Dollars	% of Sales Units
Diamond Jewelry	44%	4.8%
Colored Jewelry	11.6%	5.6%
Gold Jewelry	11.2%	8.2%
Watches	4.2%	1.4%
Silver/Fashion	8.8%	21%
Other (repairs, giftware etc)	20.2%	59%
	100%	100%

In the above report you can compare the percentage of sales dollars received (result) against the percentage of quantity sold (effort) for a number of categories.

Looking at Diamond rings 4.8% of the units sold (effort) yields 44% of the sales revenue. Compare this to repairs and other items where 59%, or over half, of the salespersons' time igenerates 20.2% of the sales dollars. In this case the energies would be best spent nurturing and growing what is clearly an important area of the business ( diamond jewelry) rather than spreading staff time, owner's time, marketing dollars and inventory effort across all categories. If the typical store can achieve these results from just 4.8% of their time and energy what would they achieve if they concentrated twice the effort in this area??





### The third S where you can find the 80:20 rule apply is with **SUPPLIERS OR VENDORS**

Again a quick printout of suppliers by gross sales will reveal the top 6 - 8 vendors provide more than 50% of sales. Do these vendors receive more concentrated effort? In most cases they are treated the same as other vendors in terms of time and effort spent with them. Yet they have proven themselves as having the selection and price points that your customers want. Why put your energies and money into an under-performing vendor when there is more profit available still with the top ones?



#### The last S is **SALES**

If your computer has a customer management system you are able to produce a ranking report of customers' spending from high to low. It should come as no surprise to discover that the top 3 or 4% of your customers (often only 100-150 people) give you 25-30% of your business – either by regular small purchases or from infrequent large ones. Either way these people are extremely valuable. What are you doing to nurture them? It is hard to manage a database of 10,000 people, but easy to look after a smaller group of 150 on a more personal basis.

Applying the Pareto Principle in your business yields huge benefits in terms of return on investment, in both money and time. Make the decision that you are going to look at the key factors in each of these 4 areas and start transforming your business today.





#### David Brown

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

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By John A. Politi

In its simplest form, probate is a legal process by which the Probate Court settles your estate - this covers reconciling one's final debts, and transferring legal title to property from the deceased according to their Last Will & Testament to their beneficiaries. How property is titled will determine whether or not it is part of the probate process. For those estates that pass without a Last Will & Testament, the process is called an Estate Administration. In this instance, all of one's assets are distributed according to the laws of intestacy<sup>1</sup>. I'm sure that we've all experienced the probate process either first-hand, or at arm's length. It can take months and even years in some cases to settle and conclude (see illustration). In this case time equals money, and the longer it takes to settle, the more it will cost. Ultimately, leaving heirs with less than the deceased may have intended. This is why most individuals try to avoid and/or minimize the probate process. This article will not address how to avoid Probate Court in its entirety, but instead how to keep your estate upon your death from falling into the long and seemingly never-ending "black hole" known as the probate process.

#### Let's examine the steps involved in the probate process:

- One's Will is presented to the Probate Court (sometimes referred to as Surrogate Court) and automatically becomes "public" record
- The Estate Executor will conduct an inventory of all assets
- In some cases an appraisal will be necessary
- All remaining debts/taxes are paid-in-full
- Probate Court must validate your Will
- The estate in question will be responsible to satisfy all legal costs now being generated i.e., court costs, lawyer's and executors' fees
- After which all of the above have been addressed the balance of your estate is now available for distribution to its named heirs.

If you're "dead-set" on having your estate avoid the probate process than the easiest thing to do is to give it all away to your kids before you die – or whomever else you want to receive your assets for that sake. Understand though that for every easy answer in life there's probably hell to pay somewhere down the road. For instance, your children decide that you can't live in your (their) home any longer. Or, that interest income that you counted on receiving every month to pay your bills is suddenly withheld from you. You might even change your mind regarding leaving everything to a certain party – or they die, and now you're stuck with their spouse that you never got along with very well. As one can see, the list goes on and on as to what Pandora's Box could very well hold. After meeting with your Estate Attorney you'll probably have second thoughts about this plan of action.

Sometimes we are in a position to name a specific individual outright on a legal document as the intended recipient of the underlying asset. Therefore, we might be interested in what is in some circles referred to as the, "Poor Man's Trust," or "Poor Woman's Trust" for that matter. This planning technique requires that one name a Designated Beneficiary (ies) on documents such as Life Insurance Policies, Annuities, Retirement Accounts, Bank Accounts, and Securities such as Stocks & Bonds. Initially, the designated individual has no present interest in your account, but receives it automatically upon your death. It's recommended that you re-visit all of these documents periodically and confirm that the Designated Beneficiaries are still who you wish them to be, and that the inheritance intended remains fully funded for its original purposes.

Throughout your lifetime your financial assets will most likely always changing - increasing, decreasing, and yes, sometimes even disappearing. Even those that you wish to inherit something from your estate may die before you. This could throw a wrench into your plans if you utilize titling your assets as, Joint Tenancy with the Right to Survivorship (JTWROS). In this scenario, the surviving joint tenant(s) own the deceased joint tenant's portion of the property upon death of one joint tenant. Generally speaking, this method is usually not favored by lawyers - and for good reasons. Possibly at some future time you might feel that person that you established the joint tenancy with should get a larger or smaller share of your estate. By definition JTWROS is always an equal ownership amongst all named joint tenants. Another real danger is that you subject your assets to the creditors, spouses and business partners of that person you put on the title. Even more frightening is that you lose the authority to refinance your home, liquidate government bonds, and even cash out your certificate of deposit unless your joint tenant accompanies you to the bank or titling company and signs willingly. As my father instilled in me early in life, "Measure twice and cut once."

In this article we've covered just a few of the "economical" techniques that you could utilize to lighten the load of the probate process. To re-cap, you can give it all away, name a Designated Beneficiary and/or be sure to address the





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### Knocking on Heaven's Door – Probate Court Made Easy

correct titling of your assets so that your well intended wishes are carried out per your Last Will & Testament. In terms of affordability, these methods are some of the most efficient and frugal now available.

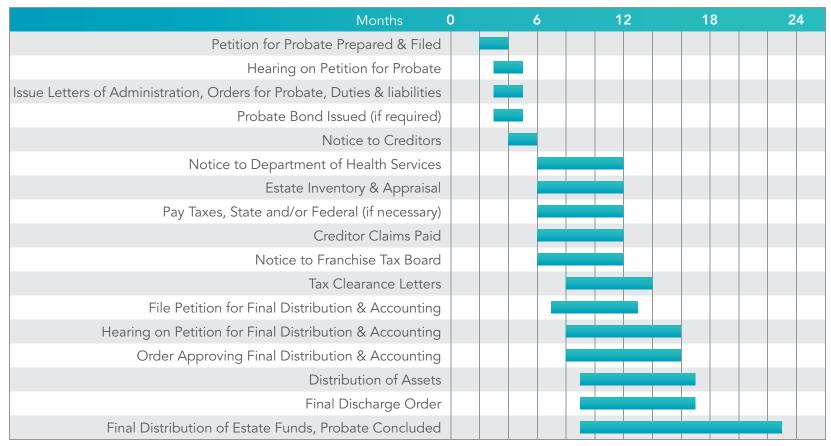
For those that have both the wherewithal and inclination I'd like to offer one additional possibility, the Living Trust - legalzoom<sup>TM</sup> shares with us that, "A living trust is a trust that is created during your lifetime. In other words, while you are still alive, you transfer title to your property from your name to that of the trustee of the living trust. You can use the trust to gather your property under one document, so that the property is distributed efficiently after your death." Although you no longer have legal title to your property transferred into the Trust, you could still have a good deal of control over the Trust – especially if you name yourself as the Trustee. The creation of a Living Trust will facilitate the distribution of the Trust (property), and as such the avoidance for those assets to

go through the probate process. To be clear, it is the "funding, of the Trust that avoids probate, and not the Trust itself.

The mere fact alone that the probate process mandates that the court will now decide how your assets will be distributed should be enough to get you off the stick and act – and act now. before it's too late. There are remedies to help you, but they require your immediate attention. Putting these off until tomorrow is easier said than done, and only if you're still among the living tomorrow.

<sup>1</sup> Dying intestate is when a decedent does not leave a legally binding will. The estate of an individual who dies intestate is distributed according to the State's intestacy laws where the decedent was domiciled and/or where the decedent owned real property. Intestacy statutes basically "create" a will for the decedent.

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



#### Inheritance Funding Company-2012



#### John A. Politi, Jr

Note: The time estimates above are for illustrative purposes only and will not necessarily apply in every situation since specifics of the probate process differ with every estate.

John Politi is Executive Director of the Jewelers for Veterans Foundation, a 501(c)(3) Non-Profit, dedicated to connecting US Military Veterans with training & employment in the jewelry industry – www.jewelersforveterans.org. He holds an MBA in Financial Management, MBA-Advanced Certificate in Health Care Management, Series 65 (Investment Advisor Representative), and successfully completed the required CFP® Financial Planning Educational Program. John would enjoy receiving your feedback and/or questions in regard to your Financial Planning activities, especially, Defined Contribution Programs (401K), 403b, 457, and Pre/Post Retirement Planning – both personal and business. He enjoys active membership with the Financial Planning Association-Greater Hudson Valley, NY, serving on their Pro Bono Committee, as well being a member of ACHE, Healthcare Leaders of NY Chapter, and the 24KT Club of New York. John welcomes your input and can be contacted at, john.politi@verizon.net, or telephone 212.600.2475.



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### 2012: The Year Synthetic Diamonds Made Their Mark GIA offers a detailed look at why

By Russell Shor

In the nearly sixty years since the first synthetic diamonds were created, 2012 may be remembered as the year when they made a major impact in the market for gem-quality diamonds.



Gem-quality colorless synthetic diamonds, which to the unaided eye look identical to natural stones, appeared in the market in

commercial quantities early in the year. Controversy arose in the spring when a parcel containing undisclosed synthetics was submitted to a gemological lab for grading. The lab identified the synthetics and announced their findings. Calls from industry organizations for greater disclosure and punishment for those who fail to disclose man-made stones followed immediately.

The summer 2012 issue of Gems & Gemology, GIA's peerreviewed quarterly professional journal, offers an extensive analysis of synthetic diamonds based on the work of GIA researchers and other contributors. The first article discusses how to distinguish synthetics from natural stones; a second looks at why newer synthetics appear much closer to natural diamonds than those manufactured a few years before. The third article offers an initial evaluation of a new form of synthetic diamond material that has not yet reached the market. All of the articles are available at no cost through the Gems & Gemology iPad app.

#### **CVD Synthetic Diamonds from Gemesis**

(Wang W., D'Haenens-Johansson, U., Johnson, P., Soe Moe, K., Emerson, E. ,Newton, M., and Moses, T. pp. 80–97)

In March, 2012, Gemesis Corp., of Sarasota FL, began marketing colorless synthetic diamonds created by the chemical vapor deposition (CVD) process. CVD synthetic diamonds are produced by using microwaves or other sources of energy to breakdown a hydrocarbon gas, such as methane, inside a vacuum chamber which causes carbon atoms to accumulate in layers on a flat diamond substrate (usually an HPHT synthetic plate), similar to the way snowflakes accumulate in a snowfall.

Gemesis produced its earlier synthetics by the high pressure/ high temperature (HPHT) process. Originally introduced by General Electric in 1954, the HPHT process mimics the intense heat and pressure that produces diamonds deep in the earth. The laboratory-based process

requires costly equipment to maintain a stable temperature and pressure, and produces mainly yellow-colored stones because trace nitrogen is captured during diamond growth and becomes a coloring agent.

The CVD method, commercialized about a decade ago, is much less costly than HPHT because it works at moderate temperatures and low pressure which requires less expensive equipment. It is also more flexible, because different gases can be used to create a variety of colors or colorless diamonds. Other gases such as oxygen and nitrogen can be added to enhance the quality of the synthetic and improve growth rates. To better understand and identify the CVD process, GIA researchers purchased sixteen stones from Gemesis - fifteen of them cut into round brilliants ranging from 0.24 ct. to 0.86 ct. Most were near colorless and were graded F - G on the GIA 4Cs D - Z scale for diamond color. Three were graded I - J and the largest, 0.90 ct. was a rectangle cut graded L. All of the stones were high clarity, VVS or VS. One was graded internally flawless.

The researchers, led by Dr. Wuyi Wang, GIA's director of research and development, subjected the synthetics to an extensive battery of tests including several sophisticated types of spectral analysis to obtain a telltale "signature" for diamonds created by the CVD process. These techniques, which are often the basis for gem identification in laboratories today, require specialized equipment and trained staff to operate the instruments and interpret the resulting data.

In addition, the researchers conducted standard gemological



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tests, including examinations for identifying visual features of synthetic diamonds such as inclusions, graining patterns and ultraviolet fluorescence reactions. Diamonds have graining or internal strain from the way they crystalize. The growth patterns of lab-grown CVD diamonds are distinctly different from those produced in nature.

#### **Recent Advances in CVD Synthetic Diamond Quality**

(Eaton-Magaña, S., and D'Haenens-Johansson, U. pp. 1 24–127)

Recent testing found that the quality of CVD-grown diamonds had improved significantly in the decade since they were introduced. They can now be grown faster and "without color." In the past, CVD synthetics displayed graining patterns not found in natural diamonds, distinctive inclusions and fluorescence. The samples recently examined by GIA showed that separating such stones from natural diamonds is increasingly difficult and now requires advanced spectroscopic techniques because of their high clarity and color. In addition, it was apparent that some CVD synthetic diamonds were treated under high heat and pressure which could remove unwanted colors and may also help improve transparency. As a result, those CVD characteristic features are very difficult to see without advanced equipment.

Despite the difficulty in spotting these stones by conventional means, GIA researchers did find unique spectroscopic signatures including photoluminescence features and UV fluorescence patterns.

In the past decade, CVD producers have found that changing the gasses in the growth chamber and using a "purer" (Type II) synthetic diamond as a seed crystal plate can improve the color of the finished diamond and speed the growth rates by much as five-fold. Also, since many as-grown CVDs have a brownish color, producers have found that high pressure and temperature treatment can improve the color, and can also mask some of the signature visual features of these synthetics that make identification more difficult.

#### Nano-Polycrystalline Diamond Sphere: A Gemologist's Perspective

(Skalwold, E. pp. 128-131)

A new type of synthetic diamond, a sphere of nanopolycrystalline diamond (NPD), was developed in Japan late last year. Unlike natural diamonds or the synthetics mentioned above which are a single crystal, NPD diamond is actually a cluster of tiny crystals, thousands of times

smaller than the width of a human hair, packed so tightly together that they are transparent and tougher than a natural diamond. Indeed, the crystals are so tightly bonded to one another that there is no grain that is prone to fracture or break. The NPD samples examined were brownish yellow in color and some were in perfect sphere shape which is difficult to fashion. The techniques recently developed in Japan allow NPD diamonds to be fashioned into virtually any shape, including a round brilliant cut. However, because NPD diamonds are tougher than natural stones, they can only be shaped by a certain kind of laser cutting. Traditional cutting methods will not work.

Developed for industrial uses, NPD synthetics have not reached the jewelry industry. However, just as with HPHT and CVD synthetics, GIA researchers and laboratory staff have identified the unique properties of this material that should be readily identifiable with laboratory testing.

Synthetic gem-quality diamonds may have made a mark on the industry this year, but the science is keeping up. As techniques for synthesizing diamonds evolve, researchers and laboratory experts at GIA continue to follow developments, cultivating ever-more innovative identification techniques.

More information on Gems & Gemology is available at http:// www.gia.edu/research-resources/gems-gemology/index.html The Gems & Gemology iPad app provides free access to the current issue.

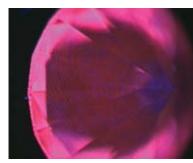






CVD synthetic diamonds produced by Gemesis. The 0.39 ct. round brilliant on the left was graded F color and VVS2 clarity; the 0.83 ct. sample on the right was graded J color and VVS2 clarity. Image © GIA.





Small CVD-grown synthetic diamond crystal. Image © GIA.

The unusual parallel linear features in a CVD-grown synthetic diamond revealed in fluorescent image collected by the DiamondView<sup>™</sup>. Image © GIA.

#### **About GIA**

An independent nonprofit organization, GIA (Gemological Institute of America), established in 1931, is recognized as the world's foremost authority in gemology. GIA invented the famous 4Cs of Color, Cut, Clarity, and Carat Weight in the early 1950s and in 1953, created the International Diamond Grading System<sup>™</sup> which, today, is recognized by virtually every professional jeweler in the world.

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**Russell Shor** is the GIA senior industry analyst

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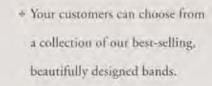
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### So What Will **Change** This Year?

By David Brown

Depending on just when this article runs and when you read it the Christmas selling season may be behind you and it's time to rest, reflect and put right the things you promised yourself you would do but didn't when the new year starts.

Kick starting your 2013 is an important step to making changes and historically can be the best time of year to implement new habits...that said less than 10% of people ever make a new habit from a new years resolutions so it will require persistence on your part!



If you're ready and willing to make some critical changes to your life in 2013 here is a suggestion list of where you can begin:





Are they still there? No one likes dealing with problems. It can be easier to sweep them under the carpet. But an underperforming staff member will take money from your business and prove disruptive to the rest of the staff. Take the steps to train them if that will solve it. If the problem is more permanent then you need to take the advice of a former colleague of mine who believed that it was best to "free these people up to pursue other opportunities"! Then if you replace them you need to make sure you don't make the same mistake again (contact inquiries@edgeretailacademy. com today for more information about our recruitment profiling service)



Not too many jewelers lie on their death-bed wishing they had spent more time at work! There are plenty however, who would like to spend more time with their partner, family, or just enjoying things for themselves. Spending the festive season with family reminds you of why you are here, but that desire to make changes can easily disappear when you are back to the grindstone.

If you haven't put this one in place it's time to take steps:

Do the \$100 tasks and give the rest to somebody else. If you want to free up your day spend the time on the stuff that matters and stop spending it on the stuff that doesn't. It doesn't mean Mrs. Smiths watch battery shouldn't get fitted when she needs it done – just that you shouldn't be doing it. Contrary

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to popular opinion you can work less and earn more provided you do the stuff that increases your profitability. That means focusing on staff development, product lines, marketing and the other areas of your business that don't involve trading time for money

Schedule "you time" first. By this I mean put the activities that are most important to you to the front of the To Do list and fit the rest around it. Need to plan next months marketing? Then schedule this first. Plan to attend the gym everyday? Then schedule this first. This includes going through and booking your holidays for the year. You need to take time to sharpen the axe.



This one takes action - on two fronts

Make a plan to reduce your aged inventory and to work on it every month. Aged inventory is like grass – it just keeps growing. You can't mow the lawn once and think it is done. You need an ongoing plan to rid yourself of those old products. This may involve:

- Reducing products via specials (sale or ongoing)
- Melting product down
- Exchanging with vendors
- Other options
- Improve your buying. Prevention is always better than cure.
- Take advantage of the software available that can show you product that is proven to sell elsewhere.
- Reorder your own good sellers. You've just been told by the customers that they like it so don't ignore the feedback by failing to reorder
- Discuss whether new product bought from a vendor can be exchanged. They are usually more willing to discuss this at the time of purchase than later when it has become old

### PromiseI will increase my sales andNo. 4profit this year



Any plan has to have a strategy. If you think wishing it to increase will work then think again. Make a plan as to what areas you will improve your business and how you will do it. The steps above regarding inventory will help but you need to look at other things too:

Have I got enough margin on my product? Too often I see businesses whose sales are strong, but they are giving profit away needlessly by not asking enough for what they sell. There is plenty of information available regarding what margins are being achieved by other stores. You have no excuse for being the lowest in this area

Is my marketing effective? The old habits of throwing money at various media and hoping it sticks will no longer work. If you want more customers to spend more you need to develop your database and concentrate your efforts in areas that get results.

Invest in training for your staff and for yourself. If you aren't selling enough bridal get some help with selling bridal. If your staff needs training with diamonds then get them some diamond training. Remember, nothing changes if nothing changes

So there's your New Years Resolution refresher. How many did you have on your list? How many of them have you taken action on so far?

Now's the perfect time to recap and put your 2013 on track to being even better than 2012. Pencil in a day now to ask and answer each of these questions above. It will be the most productive time you have all year. TRJ

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## White Christmas

### Style Trends in Sterling Silver

Sterling silver continues to heat up the fine jewelry market with beautiful new designs, creative use of gemstones and a range of price points to satisfy every customers desire for jewelry. © All Designs Copyrighted.

**Charles Garnier Paris** - 213-892-0075 Couture Silver Chains Collection. Marquise diamond cut link with marquise pebble stations. MSRP: \$245.

**Bastian Inverun** - 401-667-7270 Smoky quartz set in sterling silver. MSRP: \$157.50.

India Hicks Fine Jewelry - 212-764-7979 Hicks collection. MSRP: \$8,950.

**Gurhan** - 646-230-1122 Sterling silver cuff with gold accents from the Vortex Collection. MSRP: \$1,195.

**Lisa Jenks** - 646-519-7229 Acme ring is sterling silver 100% hand made in New York City. MSRP: \$375.

**Efva Attling** - 212-510-7071 Sterling silver Ms. Butterfly earrings. MSRP: \$895.

**Alex Woo** - 212-226-5533 Vida collection sterling silver cuff. MSRP: \$668.

Thistle & Bee - 212-594-0418 Open wave (1-1/4") hinged bangle. MSRP: \$895.

**Scott Kay** - 201-287-0100 Blackened silver corset cuff with antique brown diamonds. MSRP: \$3,360.

**GeoArt by Cynthia Gale** - 212-481-1845 Sterling silver and garnet necklace on an 18" adjustable chain. MSRP: \$400.

**Slane** - 212-691-5820 Lemon citrine Voltair cocktail ring.MSRP: \$1,175.

**Kara Ross NY** - 212-223-7272 Gemstone and sterling silver black mother-of-pearl lock necklace. MSRP: \$1,365.

**Metalsmiths Sterling** - 877-425-4299 Sterling silver dendrite cushion set bracelet. MSRP: \$795.

**Rotenier** - 212-768-1117 Sterling silver black rhodium plated, antiqued gear cogs cufflinks MSRP: \$395.

Kelim Jewelry Design - 301-448-7367 Maple seed necklace in sterling silver. MSRP: \$498.

**DeLatori** - 858-481-1845 Sterling silver convertible earrings set with 69 ctw of clear crystal and pink amethyst. MSRP: \$775.

**Lagos** - 877-925-4305 Sapphire fluted statement necklace in sterling silver. MSRP: \$15,500.

Layout: Sam Kohler







Bastian Inverun



a los

Alex Woo

Kara Ross NY

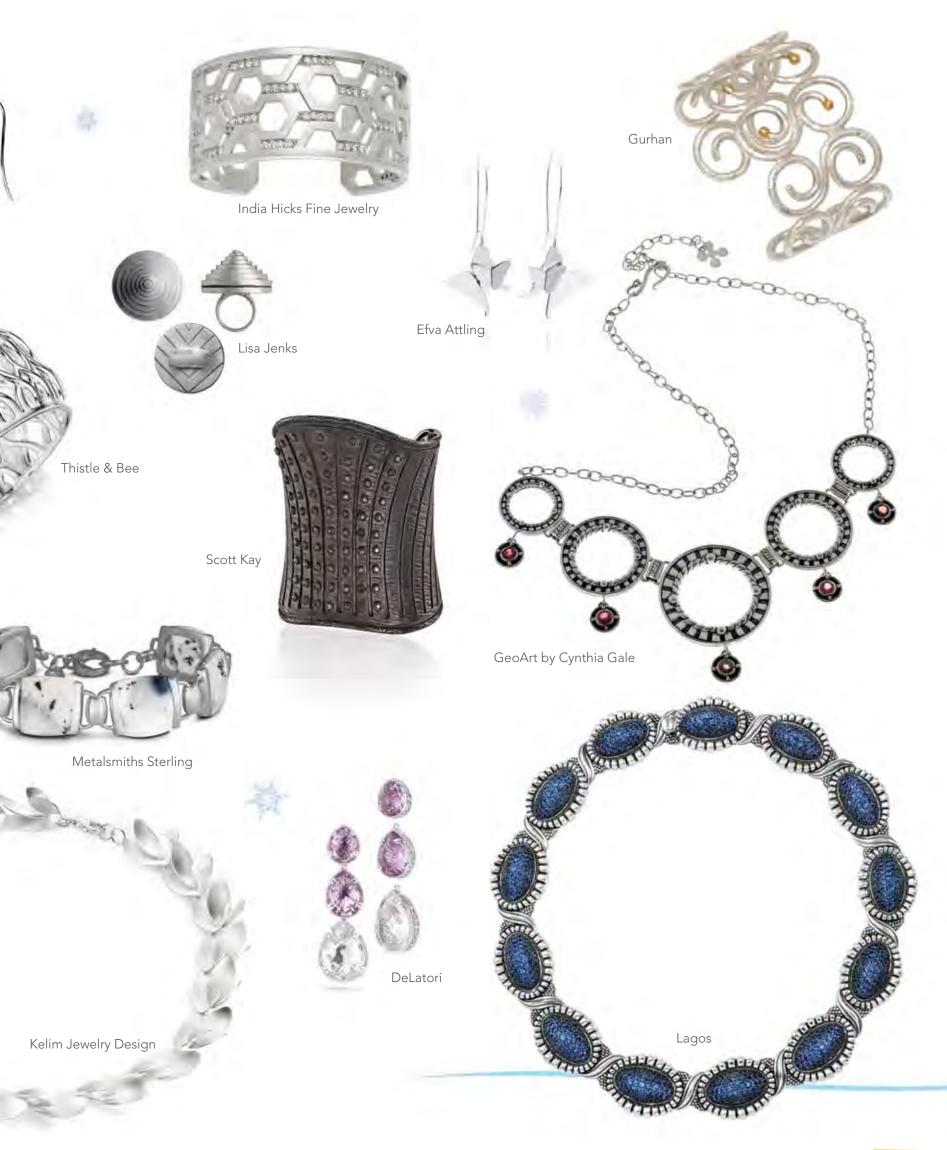




Slane



Rotenier





The book The Age Curve, by Kenneth W. Gronbach describes the size of each of the five living generations and the impact each one has had, is having, or will have on the marketplace.

Coincidentally, we've also had discussions about larger diamonds coming in for sale recently. The subject of the book and the discussion of what to do with the larger diamonds seemed to be unrelated, but they do not appear to be two unrelated subjects at all. Have you noticed an up tick in larger diamonds coming in for sale from consumers? The numbers of larger diamonds being brought in for sale are increasing. Jewelers are telling us that diamonds they sold 25 years ago are recently being brought in for sale and it dawned on me that the jewelers who have been in the same town for at least the past few decades are going to be the natural place for the customers to go first to sell them.

My father opened our first store in 1968, 44 years ago. A 40 year-old customer who purchased a 2-carat diamond in 1968 is now 84 years old! The 40 year-old who bought one in 1978 is now 74 years old, and the 40-year old who bought one in 1988 is 64 years old! You get the idea.... Consider all of the jewelry and gemstones that were purchased in the 60's, 70's and 80's. The people who purchased all of that merchandise are now in their 60's, 70's and 80's! While some of these diamonds have been brought in over the past few years due to the economic challenges, there is a much bigger reason they are showing up now. The leading edge of the Baby Boomers as well as

those from the Greatest Generation (the WWII generation), are downsizing. The kids have moved out and they aren't doing the same kind of entertaining, trips and playing dress up like they used to... so the jewelry sits in jewelry boxes or bank vaults.

Others are at the point where they are thinking about which



of their assets to leave to which of their heirs. It may be less stressful for them to just liquidate the jewelry and put the cash into their estate, rather than having the kids argue over grandma's diamond. Whatever the reason, billions (and I mean many billions) of dollars of inventory that is just sitting is now coming out of their hiding places and being absorbed back into the marketplace. Obviously, the amount of gold that has come in to be scrapped has supplied an enormous amount of cash flow (not to mention melee!) to the industry. And while we've been talking about that for some time, it's a very good idea to have a strategy in place to deal with the larger diamonds that will likely be walking in your door. Whether to outright purchase them, offer to broker them to a dealer or keep them in-house on consignment, getting a good handle on each of these scenarios will come in handy in the coming months and years. Did I mention, we're talking billions?

**Understand the market:** Do you have a plan to liquidate the larger diamonds? Unless you have the cash on hand to buy them, you should know which of your diamond suppliers are going to pay you a fair price, or be able to broker them into the trade for you. Given the scarcity of larger, better goods, it would also behoove you to be able to access the lists of diamonds that are available online so you can check up on their going prices. While there may be nothing new in this article, it appears that many jewelers don't have a specific strategy to deal with the larger goods that are coming back into the market and this is a great time to develop those strategies.



Speaking of strategy, I also recommend you pick up a copy of The Age Curve and think about the coming generation, Gen Y, which is far larger than the Boomers, at 100 million strong. They are going to have an enormous influence on our businesses, and on everything else too, especially for entrylevel purchases. Let's make them welcome and have cool inventory for them at affordable prices. They're going to be around for a very long time! Get ready to ride the next wave.



#### Abe Sherman

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### IMPROVE AND INCREASE YOUR VALUE ADDED Customer Service Easily

By Matthew A Perosi

There is a specific tactic I'd like to share with you a to improve and increase your customer service, create immediate social marketing, lower and possibly eliminate buyer remorse, and establish a long-term online marketing presence. This tactic will cost little or no money, and your customers will do it for you.



Facebook and Google+ are common apps on smartphones. They allow all of us to interact with our friends and family throughout the day with photos, shared memories, and trivial banter. Sometimes we also ask friends for advice on what to do, where to go, or what to buy. This social behavior has evolved quickly because of fast cell phone networks and smartphone speeds.

For those who own one, a smartphone is a daily part of their life. You see customers interacting with it while browsing your showcases. Embrace this behavior. It's about to make you some money by helping you tap into the emotions of the buyer and decrease buyer remorse.



During a Mobile Marketing Summit I attended recently, a statistic was revealed that 33% of all in-store consumer activity included photo sharing and friend feedback as a purchase decision maker. "Should I buy this?" "Do you think Grandma would like this ceramic frog?" Although customers may want to snap a photo through your showcase, a retail jewelry store can be intimidating and they wouldn't without asking.

The next time you see someone "playing on their phone" you could offer to show them a few pieces of jewelry so they can take photos to post to Facebook or Google+. Tell them "to choose the right one based on the opinions of their friends and family." The customer will be very surprised at the suggestion and they will probably take you up on the offer.

This unexpected level of customer service is also an opportunity for long-term marketing. The ultimate purchase will have a lower level of buyer remorse because they received the approval of their social network.

### Let's go over exactly how to do this ...

1 Before you try, you need to have a mat, tray, or a special display that will allow you to easily hold the jewelry. I suggest that you get a set of plastic jewelry display trays that you would typically use inside of a photo light box. These trays have cutouts that are designed to hold jewelry, and they usually have a matte finish to prevent glare and reflection.



2 Next, print out your website address three times with the letters A, B, and C next to it. For example you would print

"perosijewelers.com A." then "perosijewelers.com B." then "perosijewelers.com C." Use an easy to read font and print them about 2.5 inches (63 mm) wide. These will be quite flimsy when cut out so consider printing them on cardstock. These will now be your photo ID markers.

**3** Take some test photos of earrings, necklaces, pendants, charms, bracelets, and rings using your own smartphone to figure out exactly how to position the jewelry with the ID markers. Make sure you train your entire staff on this process.

Once a customer accepts your offer to share three photos, you will position each item on the tray next to the ID markers. When the customer uploads the photos they will ask their friends for the opinion of items A, B, or C. The friends in turn will look for the letter, which they will see next to your domain name. They friends could vote by clicking +1 on Google+ or Liking it on Facebook.

Tell the customer that you will hold the items on the side until the end of the day or for however long you agree. You need to allow enough time for the customer to get their friend's feedback. The customer simply has to call, or even contact you through Facebook/Google+ and you will gift wrap it and set it aside for pickup or shipment.

The customer will probably never delete the photos from their social account and that means your jewelry photos and domain name will be out there for future people to see. This might not bring tons of new customers to you, but every little bit counts. This tactic might look unprofessional with the printed ID markers, but that's the point. You don't want your customers to realize this is a real marketing campaign while they are telling their friends in person how "cool" a jeweler you are.



#### Matthew A Perosi

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

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





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#### Beny Sofer Teams with Designer Roberto Demeglio

Beny Sofer, Inc announced a new partnership with renowned Italian designer Roberto Demeglio, and is now the exclusive United States distributor for the entire Roberto Demeglio Collection.

The Roberto Demeglio name has been well know in Italy for its

rich family tradition since its founding in Turin in 1922. Roberto the grandson of the founder developed his own collection in 1982 that balances his unique sense of style and creativety with technical excellence and fine craftsmanship. His creations are made using techniques that allow the pieces to spin, bend, and twist in ways would never image possible.





For more information on this whimsical inventive collection contact Amit Sofer at 212-575-0213.

#### My Beach Bead Personalized Resort Jewelry

Are you retail jeweler operating in a coastal location? If so, you can promote your store to visitors and turn them into customers with a very clever and ingenious new product. How? By offering them the opportunity of taking home a little piece of the beach with them: Introducing My Beach Bead, from Seachelle Designs, LLC.

The patent-pending process creates beads of Murano glass, encasing sand from your resort area! The bead then becomes a customized destination piece of jewelry when your Resort's initials are hand-scripted on the beads.

This full line of jewelry, which includes bracelets, necklaces,

earrings and interchangeable beads give your customer a quality remembrance of their trip.

My Beach Bead is also an excellent gift or self purchase for the "locals" because it enables local residents a way to proudly promote their town.

All of the pieces in the My Beach Bead collection have price points under \$100.00 and offer a keystone margin.

My Beach Beads are made proudly in America. All the





findings are .925 Sterling silver, and feature Swarovski crystals. Seachelle Designs, LLC offers an unconditional guarantee on all of its work

For more information please contact: Seachelle Designs, LLC Michele Krempa at 304 488-4388

#### EDITORS NOTE:

The Retail Jeweler has published a number of stories this year about Cause Marketing. They all pretty much follow the same story line: A local jeweler steps up to support a local charity and as a result raises both awareness and needed funding for the selected charity. Additionally, the individual at the jewelry store receives an additional benefit that I call psychic



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income. Psychic Income is the knowledge that they have done something outside the normal course of business and have contributed to making their community a better place.

Sarah's Hope is an organization that provides the format and methodology to accomplish a community based charitable event. What follows is another short story of what happened at Laudick's Jewelry in Coldwater, Ohio.

We are approaching the Thanksgiving season immediately followed by the Christmas selling season where gift giving and memories are both created and renewed. In the context of the season, we thought another story of giving back to the community was appropriate and relevant.

#### GIVE BACK LOCALLY... CHANGE LIVES.

When Laudick's Jewelry Manager, Wendy Stukey, decided to carry Sarah's Hope® Jewelry in her store, she knew it might help change a few lives but she had no idea how much it would impact her own.

In order to help determine which organizations in the store's community of Coldwater, OH (pop. 4,300) were in the most need, Stukey contacted the local village hall. Through their suggestions, Laudick's Jewelry selected State of the Heart Hospice as their recipient.

"Sarah's Hope Jewelry touched my heart from the beginning," explained Stukey, who began selling for the 2011 holiday season. "We loved the concept of not only helping women start their own businesses, and also helping our community's Hospice as well."

With the Giving Back Locally program, retail jewelers donate a percentage from each purchase of select pieces of Sarah's Hope Jewelry to a local charity during the holiday season promotional period (usually the peak October-December holiday season).

"The Giving Back Locally program was wonderful - it really motivated customers. It was definitely a deal-closer when people knew they were also giving back to our community," said Stukey.

In fact, Stukey was so inspired by the stories— of the women behind the jewelry that, on a holiday trip to New York City to see the lighting of the tree in Rockefeller Center and to visit the set of "Good Morning America," she brought along a gift of Sarah's Hope Jewelry to give to host Robin Roberts. "I spoke with Robin and told her all about the line; how each piece is named after a woman and how all purchases support programs that empower women. It was the perfect gift for someone who is such a role model for so many women," she explained. "Robin took the time to talk with me for quite a while, and tears came to her eyes as I explained the mission of Sarah's Hope Jewelry. It was the highlight of my trip," explained Stukey.

Just as memorable, through the experience of giving back locally, Stukey met and connected with people in her community whom she would have not been in contact with otherwise. She explained that the experience of the Giving Back Locally program built relationships and strengthened the community in ways she had never imagined when they decided to participate in the program.

Due to those connections, she was recently asked to sit on the board of State of the Heart Hospice, something she would have never considered as part of her path.

"Giving Back Locally caused a major ripple effect in our community, and, in turn, for me," she said. "By giving back... by planting the seeds of charity and experiencing the caring and compassion throughout the Hospice community, I have a whole new dimension added to my life."

### "Life Is A Daring Adventure Or Nothing" A New And Worthy Version of Cause Marketing

#### Editor's Note:

The following is the first person story of Susan Michel, who

learned seven years ago that she was going to be blind the result of both Retinitis Pigmentosa and Cone Rod Dystrophy. Worse still was the verdict from her doctors that there was no known treatment and no known cure. As I first read the story it is easy to put yourself in her shoes and wonder how you would react to such a diagnosis. You can only marvel at her strength of spirit and character to keep going and to do something concrete to battle against the effects of the disease that





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caused her blindness by fund raising to support research into both these afflictions. It should be remembered that industry icon, Nate Light the former CEO of Sterling Jewelers was also diagnosed with Retinitis Pigmentosa. Mr. Light was one of the early honorees of the jewelry industry charity of what eventually became the Jewelers for Children. The charity supported research for the disease.

Cause marketing is a topic that has been the subject for your consideration in the pages of The Retail Jeweler this year. We hope you will consider and respond favorably to Susan's project to raise funds for research into a cure for both of these diseases. Seven years ago I began to go blind. Once I got over the initial shock and sorrow of my condition, I decided I wanted to continue doing what I love: designing jewelry. I've been able to do this with the help of my daughter Alix and my very supportive friends and family, even though I am almost completely blind at this point,

Somewhere in this journey I became a fundraiser, working in conjunction with The Foundation Fighting Blindness, Laugh for Sight and Guiding Eyes for the Blind - always in the hope of helping to find a cure for my disorder. Seven years ago when I was diagnosed I was told there is "No known treatment, no known cure." But now, today, thanks to research, there are promising advances in treatments for me and the millions afflicted with the same condition. Most encouraging is the work being done in the field of stem cell implantation.

To remind others and myself about the importance of always striving for a cure, I designed the Heart Key ring using a well-known Helen Keller quote "life is a daring adventure, or nothing." There are times I would like to give up, when it seems too hard to go forward, but I know she would not have allowed that.

A portion of proceeds of the sale of this key ring is donated to research to help find a treatment or a cure for the disease. There is no minimum order. The key ring is made of stainless steel and its cost is \$64.00. It is shipped in a handsome gift box. For more information please contact Susan Michel at Susan Michel Ltd., 888-738-3400 or smltd@hotmail.com.

#### IDMA Among First Organizations To Contribute To DDI Fundraising Campaign

The International Diamond Manufacturers Association (IDMA) was among the first industry associations to help kick start the annual industry fundraising campaign of the Diamond

Development Initiative International. IDMA is among the first contributors, along with the Antwerp World Diamond Centre.

IDMA Secretary General, Ronnie VanderLinden said his organization fully supports DDI's goals and principles. VanderLinden continued, "Our mission statement says clearly that IDMA "works to encourage fair and honorable practices and decent working conditions for those employed in the diamond industry,

"We therefore fully underwrite the DDI's endeavors to achieve fair prices, safe working conditions, education, and the safeguarding of human rights: in the African and South American diamond industry. In our view, by financing, promoting and advancing these efforts, we will also achieve greater consumer confidence in diamonds and diamond jewelry products," he added.

IDMA Treasurer Stéphane Fischler, speaking in his capacity as President of the Antwerp World Diamond Centre said: "We hope that our contributions will encourage others in the industry to join this campaign and to help build a solid base for DDI's excellent work in Africa and South America. DDI is working to improve the lives of people who are very much part of our industry."

### The New York State Jewelers Association Raises \$5,000 for Jewelers for Veterans Foundation

Jewelers for Veterans aims to provide veterans with a pathway to economic success in an industry where they can put their skills to good use. The foundation offers vets online resources, job counseling, one-on-one support, educational opportunities through industry institutions, employment opportunities through industry employers, and general knowledge about careers in the jewelry industry. "One of the oldest organizations in our industry has stepped up to help one of the newest.

Jewelers for Veterans is enormously appreciative of the support provided by the New York State Jewelers Association at their Willow Ridge golf outing," said Ralph Destino, Chairman of the Jewelers for Veterans Foundation, who attended the event and addressed the golfers on a picture-perfect early autumn day. "When an event can combine camaraderie, sport, and fun for all, while at the same time raising funds for a worthy cause, then that is surely a triumphant event indeed, and that is precisely what the NYSJA outing perfectly provided."

"What a fantastic day we all had together! The camaraderie,

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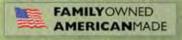
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imagination at work

>> Continued from Pg 36



### NEW AND NOTEWORTHY

friendships, networking, and weather all came together for a memorable event," says Mike Wilson, president of NYSJA, and president of Wilson and Son Jewelers in Scarsdale and Mount Kisco, New York. "It is truly a pleasure to join forces with Jewelers for Veterans, and to be able to donate \$5,000 to the foundation. Listening to Ralph Destino speak so eloquently and passionately about such a noble cause, which we all believe in so strongly, was a wonderful way to end the day."

The outing played host to a variety of attendees from among the many companies who are involved in, or support, the New York area jewelry industry and related businesses, including retailers, designers, suppliers, and manufacturers.

The following companies were sponsors for the event: Baume & Mercier, Circa, Forevermark, JCK Events, Jewelers Mutual, Kay Cameron, Manhattan Gold & Silver, Martin Flyer, Mikimoto, and Raymond Weil.

For information about next year's NYSJA Fourth Annual Golf

Outing event, contact Barbara Keefe Rosenstein at NYSJA: 212-290-1555 or info@newyorkjewelers.org

### Graham International 's New Website Offers Selection and Convenience For Watchstraps

Graham International announced the launch of its newly updated and re-launched wholesale website for watch straps for jewelers, retailers and repair centers. The site is a critical element in Graham's suite of tools designed to help its customers effortlessly manage inventory and costs while boosting sales the new site, found at www.grahamintl.com, is available via smart phone, tablet or computer. It provides the very finest selection of leather straps, metal bands, sports straps, Velcro<sup>®</sup> and nylon straps, easily searched by size, color and style. The site also includes a digital version of Graham's new 2013 product catalog and price list.

In addition to streamlining product selection, the new site



helps customers save time and money: Use the quick order entry feature to easily order specific items.

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### Martin Fuller Named as NAJA's National Secretary

The National Association of Jewelry Appraisers (NAJA) is pleased to announce that Martin D. Fuller, GG, Certified Senior Member, as NAJA's National Secretary. Martin ably replaces the position held by Howard Rubin, NAJA's National Secretary, who passed away earlier this year.

Mr. Fuller's primary responsibility will be to represent NAJA at the Appraisal Foundation and the Industry Advisory Council.

He will be attending all meetings and serve in an advisory capacity other Appraisal on Foundation committees, as needed. Secondary responsibilities will assist be to the Executive Director in course development, conference proceedings and other administrative functions.

Fuller is the Founder &



President, Lab Director, of Martin Fuller Appraisals, LLC and Fuller & Associates, both located in McLean, Virginia. He is an active appraiser/gemologist for over 35 years and worldrenowned speaker, mentor, author and educator. He serves as a personal consultant to private collectors, governments, various prominent gem and jewelry associations and museums as well as an experienced expert witness on both federal and state levels.

Additionally, he has consulted for the U.S. Customs and the Department of Consumer Affairs, served in many jewelry related court proceedings.

The National Association of Jewelry Appraisers is the largest membership association specializing exclusively in gem and jewelry appraising and related appraisal issues. It offers education and networking opportunities with knowledgeable appraisal professionals.

For further information, contact Gail Brett Levine, GG, Executive Director, The National Association of Jewelry Appraisers, 718-896-1536, naja.appraisers@netzero.net, www. NAJAappraisers.com



### Silver Promotion Service Launches Project at Savannah College of Art and Design

### John Calnon to Act as Project Director

On Monday September 10th, the Silver Promotion Service (SPS) met with the students and faculty who will be participating in a Fall Quarter project at Savannah College of Art and Design (SCAD). The SCAD student/faculty team will identify brand perception opportunities to contribute to the SI|SPS's 'Savor Silver' marketing communications program. This sponsored, for credit project, entitled 'The Business Case for Silver,' will also give students the opportunity to learn about multiple aspects of the jewelry industry. John Calnon will act as SPS Project Director.

Commenting on the announcement, Michael Barlerin, SPS Director said, "It was an exciting moment to meet with the group of exceptionally bright students and the two very talented SCAD professors, one from business and the other from design management, who will teach the course. I am also obviously very gratified that my long time friend and former associate, John Calnon, has agreed to lend his talent in the capacity of Project Director. The industry knowledge and experience John provides will be an invaluable asset."

Eli W. Hale, Associate Director of the SCAD Collaborative Learning Center went on to add, "We are pleased to be able to add the Silver Institute | Silver Promotion Service to SCAD's list of recent project partners which includes organizations such as J.C. Penney, Swarovski, Benetton, Microsoft, and the Italian Trade Commission. The SCAD CLC connects cutting edge external partners with students in sponsored projects that require collaboration across disciplines – disciplines that may not traditionally work together in the industry – to solve business and design challenges. The SPS SCAD project is a perfect example of that philosophy."

The Silver Promotion Service was introduced in 2008 by the

>> Continued to Pg 44





## THE**STYLE**PAGE

### Anne Sportuns

From the Stardust Collection. 18K gold, large round diamond set beaded texture disk with assorted size G VS1 diamonds~.52 tcw. MSRP: \$5,865.

Anne Sportuns 800.788.1247



**Rudolf Friedmann** 

MSRP: \$5,720

Rudolf Friedmann 212.869.5070

Arizona turquoise bracelet with

brown and white diamonds 14K.

### - Jye Luxury

18K white gold bangle adorned only with G color VS clarity premium cut round diamonds totaling 5.4ct. A wearable artwork. MSRP: \$36,000

Jye Luxury Collection 866.633.8880



### Phillip Gavriel's

intricately hand-woven cable design sapphire and sterling silver bracelets are available in both men's and ladies' sizes. Offered in an array of colors from blue to pink. MSRP: \$399

Phillip Gavriel 888.262.4246



### **Oscar Heyman**

Oscar Heyman's exquisite and award-winning Lightning Ridge black opal, emerald, diamond and platinum necklace. MSRP: \$400,000.

Oscar Heyman 212.593.0400





### Suna Bros

18K yellow & white gold diamond (49 F/C 2.34.ctw) bracelet. MSRP: \$19,600.

Suna Bros 800.456.SUNA



### Steven Royce

Award winning Tanzanite ring set in 18K gold, 2.50 ct Tanzanite. MSRP: \$5,400.

Steven Royce 800.275.5579

### Mattioli

Crafted in 18K gold with diamonds. Each pair comes with 3 pairs of interchangeable drops. There are 20 colors available and all diamond too. gold/diamond hoops with 3 colors, MSRP: \$1,995.

Mattioli USA 914.235.6261





### Paragon Couture Group

From the Equinox Collection for Men: A museum quality 30.25 Ct Star Sapphire with exceptional color and clarity set in yellow gold with .92 Cts. Of Round diamonds. MSRP \$39,500.

Paragon Couture group 800-435-8848

### **Roberto Demeglio**

From the Joy Gold Group, crafted in 18K white, yellow and rose gold set with black, champagne or white diamonds. MSRP: \$578-\$8,160.

Beny Sofer, Inc. 212.575.0213





### **PeJay Creations**

18K yellow gold rope intertwined with fine brilliant diamonds set in 18K white gold. MSRP: \$5,045.

**PeJay Creations** 800.292.1998

### **Design by Auro**

The Spinner from the Sphere Collection. Sterling silver ring design featuring intricate, hand-enameled blue color with playful rotating spheres when worn. MSRP: \$235

Design by Auro Inc. 917.941.5300



### Suzanne Kalan

Grey moonstone necklace with champagne diamonds in 18K rose gold. MSRP: \$12,000.

Suzanne Kalan 818.885.6400



Pear shape fire opal set in 18K gold MSRP: \$4,995.

William August Designs 312.332.2852



### **Timeless Designs**

Sapphire and diamond bracelet in platinum. MSRP: is \$18,200.

Timeless Designs 800.657.9270

### **Paragon Pearls**

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Paragon Pearls 800.732.7522

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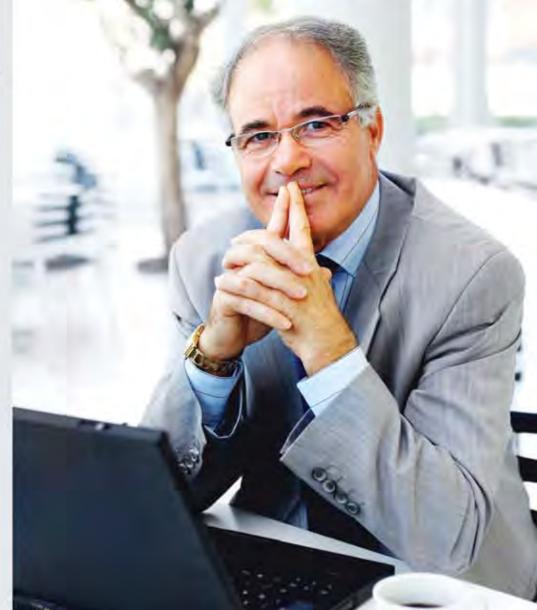
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### NEW AND NOTEWORTHY

Silver Institute. The objective of the SPS is to develop and implement programs designed to enhance the image of and stimulate demand for silver jewelry in major international markets. For more information on the SPS please visit www. savorsilver.com.

The Savannah College of Art and Design is a private, nonprofit, accredited institution conferring bachelor's and master's degrees to prepare talented students for professional careers. The diverse student body of approximately 10,500 comes from all 50 United States, three US territories, and nearly 100 countries worldwide. The education and career preparation of each student are nurtured and cultivated by a faculty of more than 700 professors with extraordinary academic credentials and valuable professional experience. Campuses are located in Savannah and Atlanta, Georgia; Lacoste, France; and Hong Kong, China.

### **SEC Announces Conflict Minerals Rule**

The Securities and Exchange Commission voted to adopt a rule implementing the conflict minerals provision of the Dodd-Frank Wall Street Reform and Consumer Protection Act, Section 1502. The rule will soon be available on the SEC website, http://sec.gov/news/press.shtml.

While the rule issued adheres in many respects to the rule proposed by the SEC in December 2010, there are some differences. Notably, in response to comments filed by the public, including those submitted jointly by JVC and other associations, companies covered by the law that use recycled or scrap conflict minerals are not automatically required to conduct due diligence of their supply chain. They are also not automatically required to file a conflict minerals report.

As stated in Section 1502, in enacting the conflict minerals law it was Congress' intention to further the humanitarian goal of ending the violent conflict in the Democratic Republic of Congo. That conflict has been partially funded by conflict



minerals, including gold and tungsten, widely used by the jewelry industry. The law directed the SEC to implement a rule requiring covered companies to disclose their use of conflict minerals from the DRC and adjoining countries.

The rule approved today by the SEC requires that a company covered by the law must determine whether it uses conflict minerals. If so, the company must conduct a reasonable inquiry regarding the origins of its conflict minerals. If this inquiry indicates that the conflict minerals originated, or may have originated, in the DRC or an adjoining country, or may not be recycled or scrap, the company must perform due diligence on its supply chain. The purpose of the due diligence examination is to determine if the conflict minerals financed or benefited armed groups in the region.

Although the rule only covers companies that have reporting obligations with the SEC, its impact will be felt by every entity in the gold or tungsten supply chain. JVC will closely review the rule once it is publicly available, and will prepare guidance to help all those affected to comply with the new requirements.

The statement of Mary L. Schapiro, Chairman of the SEC, regarding the new rule is available on the SEC website here: http://sec.gov/news/speech/2012/spch082212mls.htm.

Please contact JVC Senior Counsel Suzan Flamm if you have questions at suzan@jvclegal.org.

### Momma's Jewels<sup>®</sup> Sterling Silver Bracelets Offer Unique Gifts For Mom And Baby

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Jewels<sup>®</sup> collection of chic sterling silver jewelry created for trend-setting women, their teething little ones and grasping toddlers.



"Momma's Jewels offers mothers the perfect combination for today's contemporary woman. The jewelry is not only attractive and feminine for everyday wear but a welcome distraction for babies all day long!" - Nancy Lirot, Silver Moon, Madison, CT

The collection includes the signature one-, two- and three-ring necklaces and introduces a new line of bracelets, including one-ring and two-ring bangle bracelets. The 1-Ring Sterling Silver Bracelet is a stunning, classic piece of jewelry for women, which doubles as a hands-on teething ring, including a rattle inside the ring to entertain baby and toddler. Retail: \$149.00.

The 2-Ring Sterling Silver Bracelet is designed with two eternal, interlocking rings that form one beautiful bangle bracelet. This bracelet can be worn by the woman as a showpiece, given to baby to teethe or play (includes a rattle inside each of the rings) or shared between baby and mom. Retail: \$259.00 The pieces are inherently cool to the touch and naturally soothing to baby's gums while they're teething. Safety tested, patent protected and made in the USA.

The Momma's Jewels<sup>®</sup> collection offers a modern silver baby gift for mom and baby and can be purchased at 860-573-4594 or info@mommasjewels.com. For more information, visit www. mommasjewels.com.

### Timeless Designs Offers Its Retailers Pricing At Their Fingertips with New iPad App

Timeless Designs, known for their vintage-inspired engage-

ment rings and custom designed jewelry, has released the second version of their iPad app. The free app includes on-thespot retail pricing, a Google Maps locator tool to find nearby jewelers and a visually stimulating interface putting the company's collection at customers' fingertips. It will be available in selective Timeless Designs retailers across the country.

The chic romantic design on the app guides viewers in effortless browsing of the company's current catalog, from earrings and necklaces to the ever-popular bridal and custom collections. If one of the sparkling selections catches the eye, customers will be able to inquire about ordering it directly through the app. And in case a second opinion is wanted, this new app also allows browsers to email their favorite designs to friends.

Additionally, the Timeless app gives a glimpse into the backstory of the father-son team Jacob and Bryan Cohen and how the Timeless Designs brand came to be. With all this wrapped up together and currently available for download on iTunes, this new app reflects the same unique and classic style of the jewelry it showcases. For more information please contact: Donna Henderson donna@timelessdesigns.com, 212-730-1360.



#### Balboa Park Carousel Egg

### Incredible art object is on display at San Diego Natural History Museum:

After nearly 20 years of design and creation the Balboa Park Carousel Egg is on loan and display at The San Diego Natural History Museum. This phenomenal feat of engineering and art is the creation of Jim Grahl of J. Grahl Design Studio and his talented team of artisans, originally commission in 1991 by Dr. Barry Marfleet.



The Balboa Park Carousel Egg was completed in 2008 and was first displayed to the public at the Gemological Institute of America; this one of a kind treasure created from gold, platinum, diamonds and silver; stands twenty seven inches tall and weighs eighty pounds. It represents an exact scale replica of the world famous Balboa Park Carousel that was built in 1895. The mechanisms that make the music play, the carousel turn and animals move has been completely made by hand and consists of approximately 5000 individual parts. The twenty musical selections from the 1890's are played on an antique Reuge music box that is encased in 55% hand formed optical lead crystal so that it and the driving mechanisms can be seen and appreciated.

"It is an absolute privilege to have this magnificent egg displayed at the Institute for the very first time," said Elise Misiorowski, GIA Museum director. "This piece is a part of San Diego's history and we are honored to have it in our Museum to share with the public."

Ann Laddon, V.P. of Institutional Advancement at the San Diego Natural History Museum says that the "18 year-long challenge to J. Grahl Design's team of artists to create a modern day Faberge egg, matching the craftsmanship and creativity of the original pieces. Greater than the sum of its parts; greater than the efforts of the individual artists, the Carousel Egg is an objet de' vertu that surpasses its original aspirations."

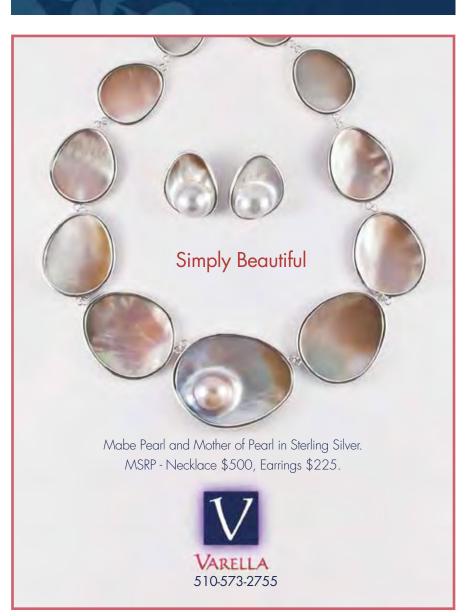
The Balboa Park Carousel Egg was a signature piece at the San Diego Natural History Museum's award winning, All That Glitters the Splendor and Science of Gems and Minerals



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exhibition and is featured in their current exhibition The Horse, open through January 20, 2013. This unparalleled creation should be experienced by anyone who appreciates art, jewelry, engineering, commitment and tenacity and old world craftsmanship. The Horse exhibition is included in general Museum admission. For tickets or more information, visit www. sdnhm.org.

### 24 Karat Club of Southern California Honored Donna Baker at the 68th Annual Dinner Dance

The Jewelers 24 Karat Club of Southern California celebrated the Club's 68th annual dinner dance and gala at the elegant Montage Resort in Beverly Hills on Saturday, October 6, 2012. The annual dinner dance honored Donna Baker, president and CEO of the Gemological Institute of America., with the prestigious "Excellence in Service Award."

Frank Proctor, President of the Jewelers 24 Karat Club of Southern California and CEO of Luxury Brand Group, welcomed many jewelry industry leaders at the black tie dinner, co-



sponsored by Stuller and GIA. The evening included a cocktail reception with many familiar faces who chatted and enjoyed a fabulous Saturday evening in Southern California. Proctor also had the honor to introduce and award 2012's recipient of the esteemed "Excellence in Service Award".

"This year's recipient exemplifies the finest qualities of integrity, leadership and excellence, and serves as a role model for not only our entire industry, but other communities as well, locally and abroad", says Frank Proctor. "We are proud and honored to add Donna to our distinguished list of recipients. Her touching acceptance speech was an inspiration to all of us in the jewelry industry."

The 24 Karat Club of Southern California was formed in 1944 with the main goal of promoting ethical practices and furthering the honor and traditions of the jewelry industry. In 1998, the club created its Excellence in Service Award in commemoration of the club and its code of ethics.

Many prominent figures in the jewelry industry attended this event – including the noted jewelry designer, Erica Courtney; Jewelers of America President and CEO Matt Runci; Kathryn Kimmel, GIA's vice president and Chief Marketing Officer; and American Gem Trade Association's CEO Doug Hucker.

#### **GemFind Offers New Online Marketing Services**

GemFind - http://www.gemfind.net - announced the opening of a new office in Orlando, Florida office with 9 employees focused on consolidating and delivering its website development and online marketing services.

"The new office is a milestone event for GemFind which has been growing steadily for several years. Fascilitating this growth has been the hiring of key personnel in different parts of the country based on their experience with online technology and their understanding of the jewelry industry. This office consolidation required several employees to relocate to Orlando. a Alex Fetanat, CEO of GemFind said, "we're very pleased with the transition and new efficiencies we're seeing in our website development processes." said Alex Fetanat

The sunshine state is now GemFind's central office for website development and its its new online marketing programs. Fetanat added, "We're very excited to announce that Suereea Mathews has been promoted to Chief Online Marketing Officer to administer GemFind's new online marketing programs and campaigns for brands and retail jewelers. For years, Suereea



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Jewelers for Veterans Foundation has a dual role. On the one hand, it will provide training in one or more of the many sectors in our industry. It will do this by enlisting the participation of a variety of educational institutions, each of whom will offer their services at no cost to the veterans.

At the same time, Jewelers for Veterans Foundation will conduct a job placement service, and it will do this by facilitating employment positions via its association with groups of participating organizations who can deliver the jobs that the training has made possible. Please help these brave men and women, your neighbors, by making a tax deductible contribution today.

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has been a leader in 'how to' market online, now she's bringing her programs and her 'secret sauce' to help brands and retail jewelers expand their online reach and vitality."

Matthews stated, "I am thrilled to offer these new programs from our new Orlando office. We're now several months into the administration of our new digital marketing programs and we're seeing phenomenal results both in terms of the increased online engagement, as well as the in store traffic and sales which is the real measuring stick of online marketing success.

"Our new programs are centered around 90 day campaigns designed to create consistent online presence and then to market targeted campaigns to the online segment to push them into the store for events and special promotions", she added. Visit http://www.gemfind.net for more information or call 800-373-4373.

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