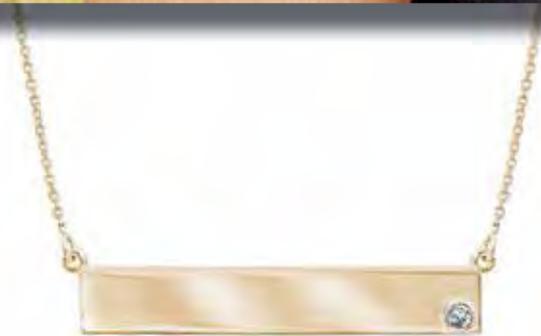


# THE RETAIL JEWELER

The Official Magazine of The Independent Jeweler • Volume 5, Issue 8 • November/December 2014



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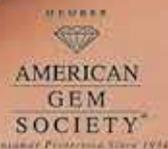
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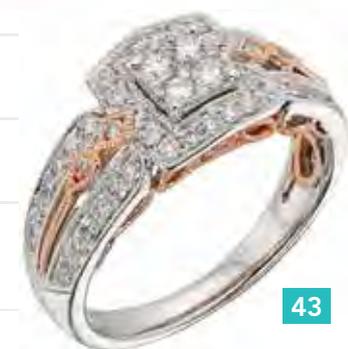
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## There Is No Silver Bullet

By Frank Dallahan

At every level of the jewelry business, retail, wholesale, or manufacturing there is no cure-all to achieve success. Success requires above all talented people, an accurate vision and knowledge of the needs of the customer, resources to acquire and maintain those things necessary to meet the customers' needs. And last but not least, a little luck is nice to have.

The Paul H. Gesswein Company celebrated its 100th anniversary this year. Think about it. 100 years in business successfully meeting the needs of retail jewelers and the manufacturers who supply them and the same family at the helm. Brothers Roger and Dwight Gesswein have the joint responsibility of managing this family owned business. Roger is Chairman and CEO and Dwight functions as President and is responsible for finance, administration, and the computer system. While every entrepreneurial business eventually faces the challenge of moving from the entrepreneurial to professional management, Gesswein has already accomplished that goal.

Recently, I met with Roger Gesswein, Jr. to talk about the Gesswein Company and learn some of the reasons for firm's success managing through one hundred years of tumult, changes, two World Wars, and several other military actions (Korea, Viet Nam, Afghanistan, and Iraq) not to mention The Great Depression of the 1930's and the latest financial collapse beginning in 2008 as well as other smaller economic turndowns.

Surviving let alone growing a business through a hundred years indicates clear evidence of competence, capability and satisfying customers during that long period. In the family business entrepreneurial world, one of the foremost challenges is the transition of one generation to another not to mention going from the entrepreneurial mode to the professional management level necessary as the business achieves a certain size and scale. It is at this point where many firms fail.

The Gesswein Company has successfully navigated the rocks and shoals of all of these challenges not to mention the frequent changes that have occurred within the jewelry industry since 1914. When I asked Roger how the company developed and maintained a competitive advantage through the years his answer was simple and direct: "to put ourselves in the mind of the customer." The fact is they do not think in terms of competitive advantage, Gesswein thinks in terms of what his customers need and want. To that simple statement, he added three other elements; "quality, accuracy, and speed." "We focus on what we do, not what the competition does."

It is not that Gesswein does not recognize the competitive situation; he views it with a sincere humility. In fact, he mentioned speaking of the competition, "How unimportant we all are. Many suppliers sell burrs and buffs and all the other things we sell. You have to screw-up badly to lose a customer." That's why his earlier statement rings so true: "We focus on what we do, on quality, accuracy, and speed."

When asked, "How are you doing?" Gesswein replied, "Not good enough." Business has been tough from 2007 through 2011. "As a family business, you are always concerned about your staff and their families in such times. How do you know when or if the business will return?" Concern for the people who make up the business is another mark of leadership.

The conversation moved on to new things, new products: lasers, welding, cad-cam, and 3D printing, changes in technology and the reductions in cost of the new technology. A machine that used to cost \$50K went down to \$20K, and now is \$6K thus placing these technological marvels in everyone's pocketbook. It has put these tools in the hands of the independent jeweler and therefore helps him to better compete in the marketplace. The pace of technology has quickened to the point where Gesswein used as an example, a recent article in the New York Times where the subject was printing make-up! Another new development is 3D scanning. Once theoretical, it has now becoming practical. All these technological advances, though, require people who can take and explain the ideas to the customer. I immediately understand, as I try to learn the elements of my new iPhone!

This is the point where customer service entered the conversation. Early on, Roger talked about customer service, but when you move into the technology sector is where good customer service is an essential. Customers want a problem-solving attitude from the staff. They want people who are trying to help them fix a problem. Rephrase It may take several efforts to fix a technology problem. Sometimes it even requires bringing in outside technical help. Customers want to know intuitively that a staff member and therefore the company went out of their way to fix a problem. It is this extra effort that Gesswein believes is responsible for getting the Technology order.

While the jewelry industry is a key component of the Gesswein business today, there are other markets and opportunities the Gesswein company serves as they have done over the years. Manufacturers who need mirror finishes for their products are prospects for polishing compounds and brushes. Some of these actually are in the medical field where a high polish and a high finish are required.

The Gesswein Company has operations in the United States, Canada, India, and Thailand. It is an international firm poised and ready to succeed in the next hundred years. There is no silver bullet. There is only meeting customers' needs.



**Frank Dallahan**

co-publisher of The Retail Jeweler

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**FALL INTO THE SPENDING TRAP**

By David Brown

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 Xers 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 store owner, 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 on luxury cars (financed, of course). 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:**

**01**

**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, that can help you come up with strategies to increase sales.)

**02**

**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.

**03**

**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.

**04**

**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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# BRAVE NEW RETIREMENT

“Most human beings have an almost infinite capacity for taking things for granted.”

– Aldous Huxley<[https://www.goodreads.com/author/show/3487.Aldous\\_Huxley](https://www.goodreads.com/author/show/3487.Aldous_Huxley)>, Brave New World<<https://www.goodreads.com/work/quotes/3204877>>

Turning age 65 does not necessarily mean you are ready to retire. Hitting a certain age neither guarantees nor necessitates retirement. Your retirement should begin when you determine you are ready and able to do so, regardless of how long you have lived. Look up “retirement” in the dictionary, and you’ll find a definition similar to this one: “the period after you have permanently stopped your job or profession and withdrawn from active working life.” Suffice to say, in the wake of the Great 2007-2009 Recession, these dictionary definitions need rewriting.

For those fortunate enough to own their business this could be the farthest thing from reality, but maybe not so for many others. The economic calamity hit us like a ton of bricks just as the oldest members of the Baby Boom generation approached the traditional retirement age of 65. There were 76 million people born between the years 1946 and 1964, the traditional window for the baby boom generation. That means that they will retire over a 19-year period. Simple math shows that 76 divided by 19 is 4 million, or almost 11,000 people a day. And truth be told, the Gen Xers are

coming along right behind them. Present-day retirees are struggling to meet the challenges of inadequate savings. They worry about the rising cost of health care and the perilous future of Medicare and Social Security. Many intend to meet those challenges by redefining retirement. They plan to continue working well past 65, and acknowledge the need to save more.

## Biggest Worries

- Out living their money
- Job loss
- Becoming a burden to their children

## Unanticipated Challenges

- Social Security
- Rising cost of health care
- Interest rates
- Volatile stock market - uncertain future returns

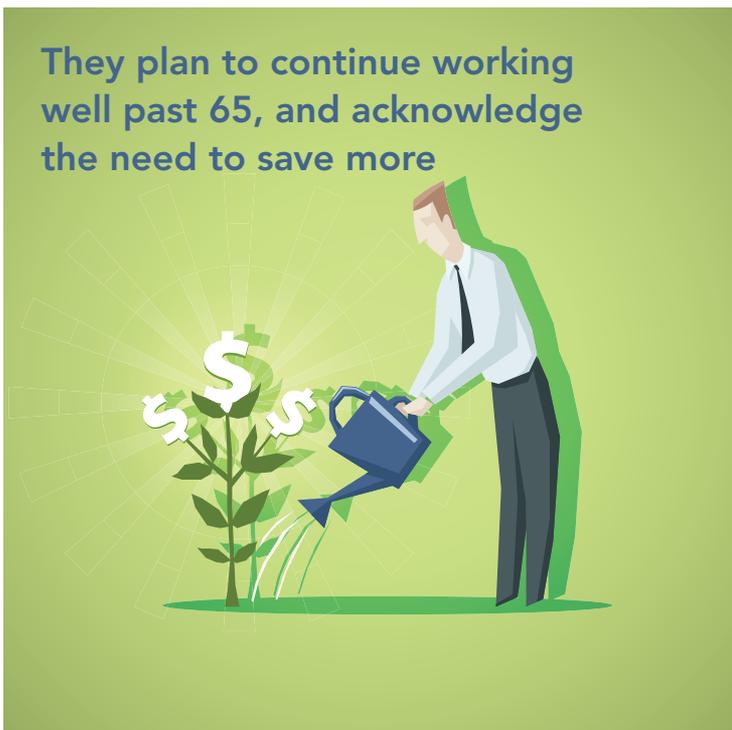
## Not Enough Savings

- Half have saved less than \$25,000 for retirement
- Only 19% >45 yrs.-old have saved more than \$250,000
- Less than a third have traditional pensions

## Individuals Are Working Longer

Working in retirement might sound like a contradiction in terms-but many Americans expect to keep working past the traditional retirement age. Over the past ten years, the average retirement age has increased from 63.0 to 65.3. A key factor driving this is the smaller dollar amount seniors can expect from Social Security and traditional pensions. Social Security will provide a smaller percentage of lifetime replacement income in the years ahead. The Full Retirement

**They plan to continue working well past 65, and acknowledge the need to save more**



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## BRAVE NEW RETIREMENT

Age (FRA) is rising gradually to 67. According to the Center for Retirement Research at Boston College, Social Security for the average worker will replace approx. 29% of pre-retirement income in 2030 - down from 41% in 2002. Medicare premiums are also taking a bigger bite out of benefits. Meanwhile, traditional Defined Benefit Plans have all but disappeared in the private sector. The Employee Benefit Research Institute stated that only 24% of current retirees are confident about their ability to meet basic expenses.

### Issues to Consider

- Think very carefully about retirement “timing” decisions and discuss with a financial planning professional
- Consider delaying Social Security benefits until age 70 and receive 132% of FRA benefits
- Extra years of work are accompanied by additional contributions to savings and less or no distributions from retirement savings

### Individuals Not Confident Savings Will Last

A majority of individuals that have a financial planner report that they’re confident that they have sufficient assets to last through retirement. Yet more than a third say that a job loss could force them to prematurely draw down their retirement savings earlier than planned. People today are also more concerned that they will outlive their money. There is no doubt in my mind that retirement confidence is at an all-time low. Current workers and retirees both state that job uncertainty is the biggest problem now facing Americans.



### Issues to Consider

- Start the Retirement Planning Process early
- Always take full advantage of workplace retirement plans
- If 50+, take advantage of “catch-up” contributions to your 401(k)
- Do not raid your Retirement Nest Egg

### Unanticipated Challenges: Health Insurance, Medical Costs

Out-of-pocket health care costs are one of the largest expenses in retirement. The Center for Retirement Research concludes that a healthy 65 year-old couple can expect to spend approximately \$225,000 (present value) in retirement - a figure that includes insurance premiums and out-of-pocket costs. Add into the mix nursing home care and the total swells to \$300,000+ depending on your geographic location. The key health care expenses in retirement include Medicare Parts B (outpatient services), and D (prescription drugs), Medigap supplemental policies, co-payments, dental and hearing aids. On top of everything else, the cost for Long Term Care Insurance, if it can even be identified and you can be underwritten, continues to soar.

### Issues to Consider

- Include a retirement health expense component in your financial plan
- Be honest when sharing longevity, health condition, etc., with your financial planner
- Factor long-term care risk into the equation
- Discuss your Medicare choices with professionals

### Unanticipated Challenges: Social Security

The future of Social Security is ever-present in any conversation with those either in retirement or about to retire. One-third of today’s seniors rely heavily upon what they receive in Social Security benefits for almost 90% of their income, according to the National Academy of Social Insurance (NASI), and two-thirds count on it for more than half of their income. Social Security benefits are a significant resource even for those more affluent retirees, who can exhaust their savings at advanced

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## BRAVE NEW RETIREMENT

ages. Social Security benefits are currently funded through 2033. At that point, the program's trust fund will be spent down, and current tax revenue is projected to be sufficient to furnish only 75% of an individual's benefits.

### Issues to Consider

- Benefit-claiming decisions are one of the most critical factors affecting retirement security
- Use income from work or portfolio assets to fund living expenses while waiting to file for Social Security
- Plan a Social Security strategy e.g., delayed filing, file & suspend, claiming spousal benefits, etc.

### Unanticipated Challenges

- Low Interest Rates and a Slow-Growth Stock Market  
Interest rates are below historical averages and have upended earlier assumptions about sustainable withdrawal rates in retirement. The old rules concerning sustainable withdrawal rates in retirement need to be reconsidered. The typically quoted 4% withdrawal rate from retirement savings may no longer be appropriate to assure that retirees do not outlive their portfolios. The annual stock market returns will be much less than the last 5-6 years - cumulatively speaking. Going forward it would be wise to err on the side of caution and plan for only 3-5% yields per annum and a more realistic withdrawal rate of 2.50-3.00%.

### Issues to Consider

- A recent analysis by the Employee Benefit research Institute concludes that the median retired household spends approx. 80% of what working households spend
- Leverage home equity for emergencies only - qualify/apply for a HELOC when you don't need one
- Consider annuities with great caution - the lack of flexibility and liquidity can be frightening, not to mention the expense factor
- There are NO guarantees in life - this is worth repeating. There are NO guarantees in Life.

The Great Recession has changed the landscape of retirement planning as far as the eye can see. Pre-retirement Americans are struggling with the challenges of inadequate savings. They are worried about job security, rising health care costs and the future of Medicare and Social Security. Individuals, together



with their Financial Planner, must understand and plan for the New Retirement - a Brave New Retirement. This is the time to reimagine and revise your view of retirement. Once you've decided on your retirement date and considered what you want to do in retirement your financial planner can help you determine how much your retirement is likely to cost. A good financial professional will also factor in taxes and take into account today's dollars; adjusting them accordingly for inflation. Working together you will identify realistic ways in which to bridge any income gaps that exist. She/he will aid you in reviewing your investment strategy, choosing the right asset allocation and investments depending on your risk tolerance and financial goals. Most of all, they will add value in the critical drawdown phase of your life. Professional Financial Planners that subscribe passionately to their fiduciary role never take anything for granted - neither should you.

Author's Note:

*Please consult with your CFP(r), CPA, Registered Investment Advisor, and/or Estate/Tax/Eldercare Attorney when discussing your financial needs and developing the appropriate personal/business financial plan.*



**John A. Politi, Jr**

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# Continual Internet Changes are Overwhelming

By Matthew A. Perosi

In September this year, I had the pleasure of spending a weekend with the Kansas Jewelers Association. During the Q&A of my seminar, they asked how I keep up with the overwhelming amount of continual Internet changes.

The Internet has turned into an ever-evolving ecosystem of interconnected technology. In order to keep up with the latest trends in Website development and online marketing, I subscribed to daily emails from several Internet marketing and technologies news sites. Some of these news websites even hold in-person conferences around the world a few times a year.

A good Internet professional has to follow the latest announcements from Google and Facebook. Even though these two companies are competitors, they both agree upon—and are heavily promoting—mobile trends. Every daily news email I receive has at least one mobile related headline.

Mobile headlines and services were also the highlights at the Search Marketing Expo (SMX) in New York in October this year. Many of the SMX announcements included software to help track mobile websites, mobile ads, phone calls from smartphones, and the best practices for designing mobile websites.

It was reported at SMX that 81% of Facebook users are mobile, using either the mobile website or smartphone app. At SMX, Google presented a study showing that 83% of consumers are more likely to visit your store in person if they can find what they are looking for on your mobile website.

Google's study also revealed that consumer behavior favored uniquely designed mobile websites. This revelation goes against the current popular responsive website design. Responsive sites show the same Information, but they display it differently on desktops and smartphones. The Google employees on stage also mentioned that consumers are growing less patient when it comes to non-mobile websites.

I wanted to compare my own recent data, specific to the jewelry industry, to what Google's survey reported at SMX. Here I'm comparing some numbers for mobile, tablet, and desktop from September 2013 and 2014:

Category	Year	% of Users	Bounce Rate
Desk top 	2013	63.9	30.2
	2014	57.4	56.1
Smart Phone 	2013	24.6	47.7
	2014	31.2	55.4
Tablet 	2013	11.4	37.2
	2014	11.3	45.9

In September 2014, more than 42% of website visitors were using both smartphone and tablet devices. That's up from 36% in September 2013. The second column in that table shows the bounce rate, which is the measure of how many people immediately left your website after arriving. According to these bounce rate measurements, it looks like users are simply less patient across all devices, not just mobile, compared to last year. I see this as a trend of overall lower consumer patience with regard to all websites. Just like TV commercials appeal to short attentions spans, we can all use Google much faster now to search for another choice, rather than wasting time looking at a displeasing website.

The best way to combat these rising bounce rates is to redesign your desktop and mobile websites with usability and customer intent in mind. Google realizes that mobile users have faster needs and they will attempt to surface the most relevant information about your store. Most of the time a mobile user simply needs your phone number, address, and store hours, so Google has made it relatively easy for you to keep that information updated.

Google now includes store hours right in local search results with little hints like "open now," or "opening soon," or "closing soon." That's a great feature to tap into; just make sure your store hours are accurate in your Google account. You can navigate your way over to google.com/my business to access your business account and edit your store hours, but you should also fill in a complete description of the services you provide, the designer lines you carry, and the communities you serve. All of that will help with your search visibility.

For those of you with weekly fluctuating hours between Thanksgiving and Christmas, I suggest that you update your store hours every Sunday or Monday. Keep those store hours updated to prevent disappointing a customer who's relying on their smartphone to display them accurately. It will increase your business.



**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](http://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](mailto:matt@jwag.biz) or 973.413.8211. Many questions from TRJ readers have turned into great newsletter topics.



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# “ Annuals or Perennials? On-Line or Conventional Marketing? ”

By Mike Winicki

Did you ever plant flowers? You have two different kinds: perennials and annuals. If planted correctly and taken care of, perennials will regrow year after year. Annuals on the other hand last one season and go kaput.

Offline (old school) and online (Internet) marketing are kind of like that. Offline marketing as in local newspaper, radio and yellow pages can bring in dollars year after year – like a perennial. Internet advertising on the other hand has a much shorter life span –like an annual.

Only someone who’s lived under a rock the last 15 years would think the Internet wasn’t a big deal. However when you rely too much on the Internet to attract prospects you run the risk of having an out-of-balance business.

We can agree the Internet isn’t going away and many prospects for a jewelry store are going to be found online. The allure of the Internet is many... It offers many ways to get your name out there– with many of those ways costing you little or no money. I get why a retailer would want to spend resources doing Internet marketing. The problems start when you rely too much on the Internet. Let me explain...

Many Internet marketing tools only have short-term effectiveness... one internet marketing tool may last a couple years; another may last a couple weeks. Take an internet favorite– search engine optimization. You go to the trouble of optimizing your website and proceed to get other websites linking to your site to improve your search engine rankings and BAM! All of a sudden Google changes how it ranks pages and you go from #1 and fall completely off the first page.

Or you go to the trouble of building an email list of customers that you email regularly and BAM your customers are deluged by spam email so they get heavy handed with the delete button and the open rate of your emails plummets.

Or you go to the trouble of getting thousands of likes on Facebook and BAM Facebook changes the rules so the likes become relatively useless when it comes to contacting those people. These are just three of several real-life examples of internet marketing that can be here today and gone tomorrow. Over the last few years many retailers have shifted their marketing spend almost entirely from offline to online... mostly because they grew frustrated with the offline advertising and thought online advertising offered a better opportunity. The problem with having all your eggs in an online marketing basket is that you can wake up tomorrow and find that your basket suddenly has big holes in it.

That doesn’t mean you abandon online marketing. It means you need to balance online and offline marketing so that your store is ensured a continual flow of new prospects and only suffer minimal disruption when one of those marketing tools stub a toe.

**So how can you tell if you’re putting too much money, time and effort into internet marketing at the cost of losing potential sales because you’re not doing enough offline marketing? Just ask yourself these questions...**

- Q1 Do I spend more time thinking about changes to my website or my Facebook page than I do my next newspaper ad?
- Q2 Do I consider newspaper, radio and yellow page advertising out dated?
- Q3 Do I only use email to stay in touch with my customers– and never use regular mail?
- Q4 Do I prefer Internet marketing because it’s less expensive or in some cases completely free?

If you’ve answered “Yes” to 2 or more of the questions you’re probably spending too much time, effort and resources on online marketing and not enough on offline marketing. Yes, internet marketing is more interesting, more fun and many times the results can be seen much faster than “old school” marketing, but that doesn’t mean that it’s more effective.

As I mentioned the short-time effectiveness of internet marketing is a real problem. Today everything can be going just fine and tomorrow you wake up and have your once profitable sales funnel closed for good. And even though internet marketing can be very low cost or in some cases free, it doesn’t mean that it’s always effective. Spending \$0 (but a lot of effort and time) to bring in \$0 sales dollars still isn’t a good use of your time and resources.

One way to test your marketing no matter what type you’re doing is simply asking each and every customer or prospect who stops in or calls your business “how did you hear about us?” That answer will tell you all you need to know!



**Mike Winicki**

Mike Winicki is the President of Big Noise Marketing and the author of “Killer Techniques to Succeed with Advertising”. He’s worked with over 2,000 businesses helping them grow sales, leapfrog competitors and dominate their markets. To get a copy of his FREE REPORT “Secrets of High Profit Marketing for Retail Jewelers” call him at 1-888-662-3422 or email him at info@bignoisemarketing.com

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# Value remains Top priority, with online and mobile capabilities increasingly important

Consumer confidence and willingness to make a major purchase is on the rise, according to Synchrony Financial's 2014 Major Purchase Consumer Study\*. Of all shoppers surveyed, four out of 10 indicate a willingness to make a purchase of \$500 or more within the next 12 months, up from 33% last year. A quarter of random shoppers surveyed are open to using store credit or financing to make their major purchase, a 12% increase year-over-year. Contributing to greater confidence in the buying decision is the time major purchase shoppers spend – an average of 80 days total – on their path to purchase. Extensive online and in-store research and information gathering is conducted, including product, retailer, best price and special offers.

Value overwhelmingly drives purchase decision, with 88% of account holders, indicating they "always seek the best deal," and more than half believe that "the best price trumps convenience." This third annual Study continued to underscore the critical role of digital tools at every phase of the purchase cycle, showing 80% of all major purchase shoppers surveyed started their research online; 60% visited retailer websites; and 42% consulted review sites to find information on a product, brand or retailer. Nearly half of all respondents are using mobile devices in their research; one in five do so while they are in-store – a 16 percent gain.

Surveyed shoppers are increasingly comfortable making a major purchase online. In fact, 15% of shoppers surveyed purchased online, up from 10% reported last year. "For the third consecutive year, our Major Purchase Consumer Study has tracked the importance of digital tools for research, and these latest findings confirm more consumers and omni-channel shoppers are now purchasing bigger ticket items online," said Toni White, chief marketing officer of Synchrony Financial. "At the same time, related opportunities emerged to increase consumer satisfaction with retailer websites and the reliability of online reviews as well as the visibility of promotions and financing options – considerations for retailers as they focus on providing the best shopping experience."



4

**out of 10** indicate a willingness to make a purchase of \$500 or more within the next 12 months



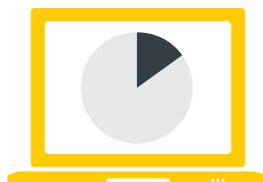
**Research Online**



visited retailer websites



consulted review sites to find information



**15%**

of shoppers surveyed purchased online, up from 10% reported last year

## Additional key findings of the 2014 Study include:

- Depending on category, the entire purchase cycle ranges from 38 to 135 days.
- On average, major purchase shoppers surveyed visited four unique retailers – participating in an average of eight dealer interactions – before making their purchase.
- Among random shoppers, 61% agreed that financing makes large purchases more affordable, yet only 46% were aware of available promotional financing with the retailer.
- Of cardholders surveyed, 76% always seek promotional financing options when making a major purchase and 56% would choose another retailer or not make the purchase if a promotion was not available.

"These insights can help guide merchants in crafting promotional offers and digital marketing strategies that are attractive and relevant to consumers and integrated across every shopping channel," added White.

The 2014 Major Purchase Consumer Study explored the shopping habits of 3,859 shoppers nationwide who recently made purchases of \$500 or more in one of the following 12 categories: appliances, automotive, electronics, eyewear, flooring, home furnishings and bedding, home improvement, jewelry, lawn and garden, music, and sports and fitness equipment. Conducted by Rothstein Tauber, Inc. on behalf of Synchrony Financial, results represent the average\* major purchase experience of more than 2,854 Synchrony Bank accountholders and 1,005 random shoppers.

\*The 2014 Major Purchase Consumer Study reflects the average experience of consumers making purchases valued at \$500+ and categorized as both need and want, including some product category differences (i.e., appliance, automotive products and services, eyewear and home utility shoppers may have a shorter consideration cycle).

\*\*The Nilson Report (April 2014, Issue # 1039)



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# THE RIGHT KIND OF WRONG or JEWELERS BEING BAD



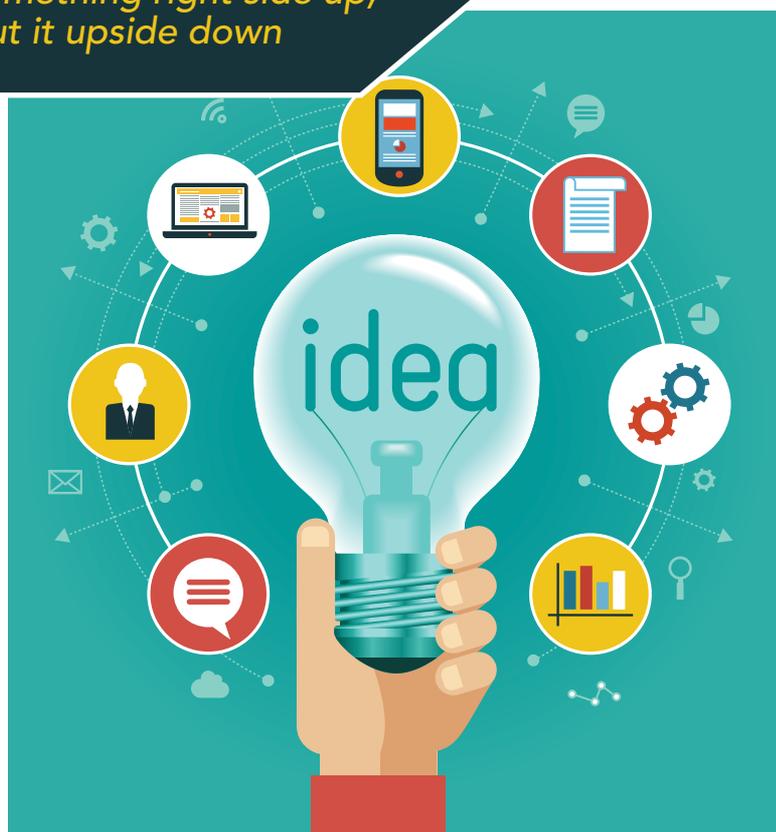
Want a trick to grab people's attention? Of course you do. Gone are the days when people sit glued to the television. There is so much product out there, you need to do more than ever to attract customers. Don't worry!



I'll share with you an easy trick to grab people's attention. The trick is to do what is least expected. That is it. If people expect something right side up, put it upside down. If people expect to see day, show them night. If people expect to see a beautiful woman wearing jewelry, put a necklace on a dorky guy, or better yet on a poodle. Everybody zags. Why don't you zig!?

One of my favorite examples of doing the opposite, was the game Cards Against Humanity. Last year on black Friday they raised all their prices! Everyone was expecting lower prices, so instead they raised them for one day. They got so much more attention, not to mention sales, by doing the unexpected. Dove soaps and lotions broke the rules by featuring older and plus sized women in their ads instead of models. It was unexpected, unique, and very profitable.

*If people expect something right side up, put it upside down*



These days customers can check prices on their phones. The only thing that really sets you apart is the experience you give. You need to be fearless and surprising. If you surprise and delight your customers they will come in again and again.

Not a rule breaker? Maybe start smaller, by advertising a unusual free gift with purchase. You could give away a piece of the moon or a free tap dancing lesson. Both of those are so unexpected it is sure to get people talking, with little cost or effort on your part.

Think about your advertisements. Are they something someone would tell their friends about? Would they stop anyone in their tracks? Sure, maybe they have worked in the past, but if they are not interesting or discussable, is it worth the money to place them?

Life is boring without controversy. Controversy gets people talking. You can't please everyone, so why try? D. Geller & Son Jewelers gave away a free gun with purchase and got press all over the world.

*Life is boring without controversy. Controversy gets people talking.*

Why? Because, it was controversial. Take negative political ads. We all hate them but studies show they work. Conflict is engaging. People buy jewelry based on emotion. Tension is an emotion too, and when used right it can create more sales.

Marketing is theater. It is putting on a show to attract people to your product. Smaller stores cannot compete with dollars so they need to put on an even bigger show. You don't need a bigger budget, just bigger and badder ideas. Isn't that the fun of having a smaller store? You set the rules and you can break them. Be disobedient! Be a little bad and get people talking about and shopping with you.



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## **Jewelry Ads That Work**

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Or visit my site at [jewelryadsthatwork.com](http://jewelryadsthatwork.com).

RELIEVE

Rather Than Relive A Traumatic Experience

By David Sexton

When a traumatic crime or other catastrophic event happens at work, adrenaline kicks into overdrive, and the majority of jewelers probably know what measures they will immediately need to take – secure the premises, call 9-1-1, attend to any physical injuries, assist police and get in touch with your insurance agent or carrier. Even after all the necessary immediate measures have been addressed there might be another important follow-up measure that is sometimes overlooked.

In the aftermath of these events jewelers, their associates and family members often have much more to deal with than the physical injuries and damage to the store. The psychological injuries that may result from an armed robbery or some other catastrophic event may not be as immediately obvious as a shattered window or broken bone. Left unaddressed, however, the long-term effects and resulting damage from this kind of injury can be very serious, even debilitating.

Jewelers Mutual is leading the way in combating the psychological effects of emotional trauma following an event resulting in a covered loss with a new member benefit, called the RELI(E)VE Program. Designed to help jewelers, their employees and family members deal with the psychological effects of a traumatic event, the RELI(E)VE Program takes some of the stress out of seeking help.

The goal continues to offer sound advice on safety, security and loss prevention to help you avoid experiencing a loss. But if you, your jewelry-business employees or your family are touched by trauma attending a covered loss, our claims staff will put you in touch with professional counselors who can help you, your team and loved ones deal with the emotional repercussions and respond to your unique situation.

Jewelers Mutual's RELI(E)VE Program offers a 24/7 referral to Ceridian LifeWorks, a leading provider of crisis support services for immediate and full-service counseling via phone, private in-person appointments, and even on-site group or one-on-one meetings. As Jewelers Mutual helps you put the pieces of your store back together, Ceridian Lifeworks can help you recover psychologically.

According to Joseph Utecht, LifeWorks master counselors manager, the important first step is to recognize the psychological injury. "We're all familiar with stories of the individual who walks away from an automobile accident saying he is fine, when in reality he has a bad concussion or a broken bone. In the immediate aftermath, the shock of the event and rush of adrenaline temporarily mask the injury. Psychological injury can be the same, but sometimes with a longer delay before the individual realizes he is struggling to cope with what had happened."



**The RELI(E)VE Program**  
 Designed to help jewelers, their employees and family members deal with the psychological effects of a traumatic event

Utecht recommends watching for these signs that an individual could be having difficulty recovering from psychological trauma:

- vivid and frequent flashbacks,
- a pervasive change in personality or demeanor,
- dramatic emotional swings,
- anxiety or paranoia,
- insomnia or fitful sleep,
- depression, and/or
- heightened feelings of stress.

Because people experience trauma and its effects differently, the question of whether professional counseling is needed is always a personal decision. But there are things you can do to help yourself and your associates recover.

Acknowledge the event. It may seem easier to pretend that nothing happened, but it won't help the person recover.

Survivors of a robbery need to come to their own conclusions about why it occurred. This will help them regain feelings of safety and security. Avoid stating your own reasons for why the robbery occurred.

Each person experiences trauma and its results differently. One person cannot know how another feels. If you want to share your feelings, let the person know that these are your feelings. The other person's feelings may be very different. Ask how the person is doing, but don't press for details of the robbery. If your co-worker wants to talk, just listen. Talking about the robbery often is an important part of healing. If the person is not ready to talk about it, don't push. Offer emotional support. Remember that people recover at different rates.

Offer practical support. Instead of the catch-all "If there's anything I can do," offer to do specific things such as giving rides to or from work, running errands, picking up part of the associate's workload (if your employer agrees), going to lunch together, or simply being available to listen.

**HELP WHEN YOU NEED IT**

Jewelers Mutual's RELI(E)VE Program is included with Jewelers Mutual insurance coverage, and doesn't require any special policy or endorsement. Visit Jewelers Mutual's Safety and Security page at JewelersMutual.com to learn more about this new benefit and loss prevention information, which can help you, avoid crime.

**DO:**

- Get plenty of rest.
- Maintain a good diet and exercise.
- Spend time with family and friends.
- Take time for leisure activities.
- Talk to supportive peers and family members about the robbery.
- Learn about traumatic stress.
- Expect the robbery to bother you.
- Stay connected to your spiritual resources and advisors.

**DO NOT:**

- Don't drink alcohol excessively.
- Don't use legal or illegal substances to numb reactions or serve as an emotional crutch.
- Don't withdraw from significant others and friends.
- Don't stay away from work.
- Don't reduce your leisure activities.
- Don't set unrealistic expectations for your recovery.
- Don't make major life decisions



**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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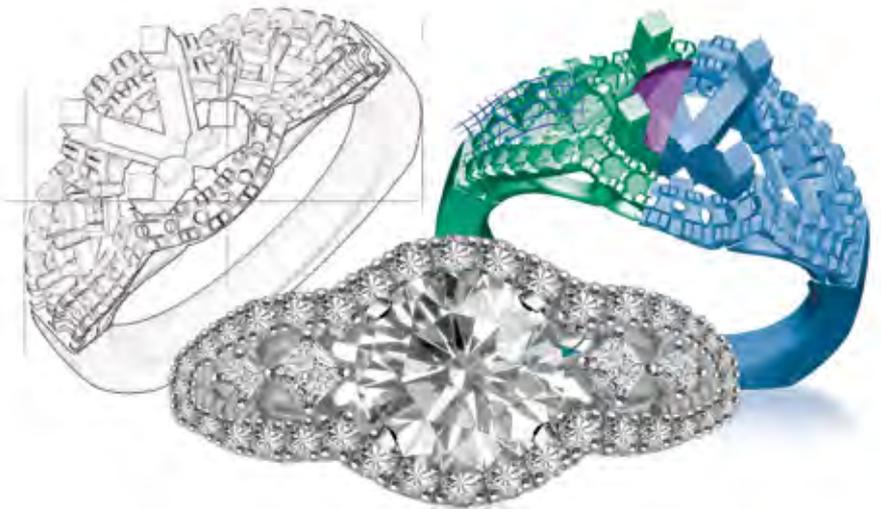
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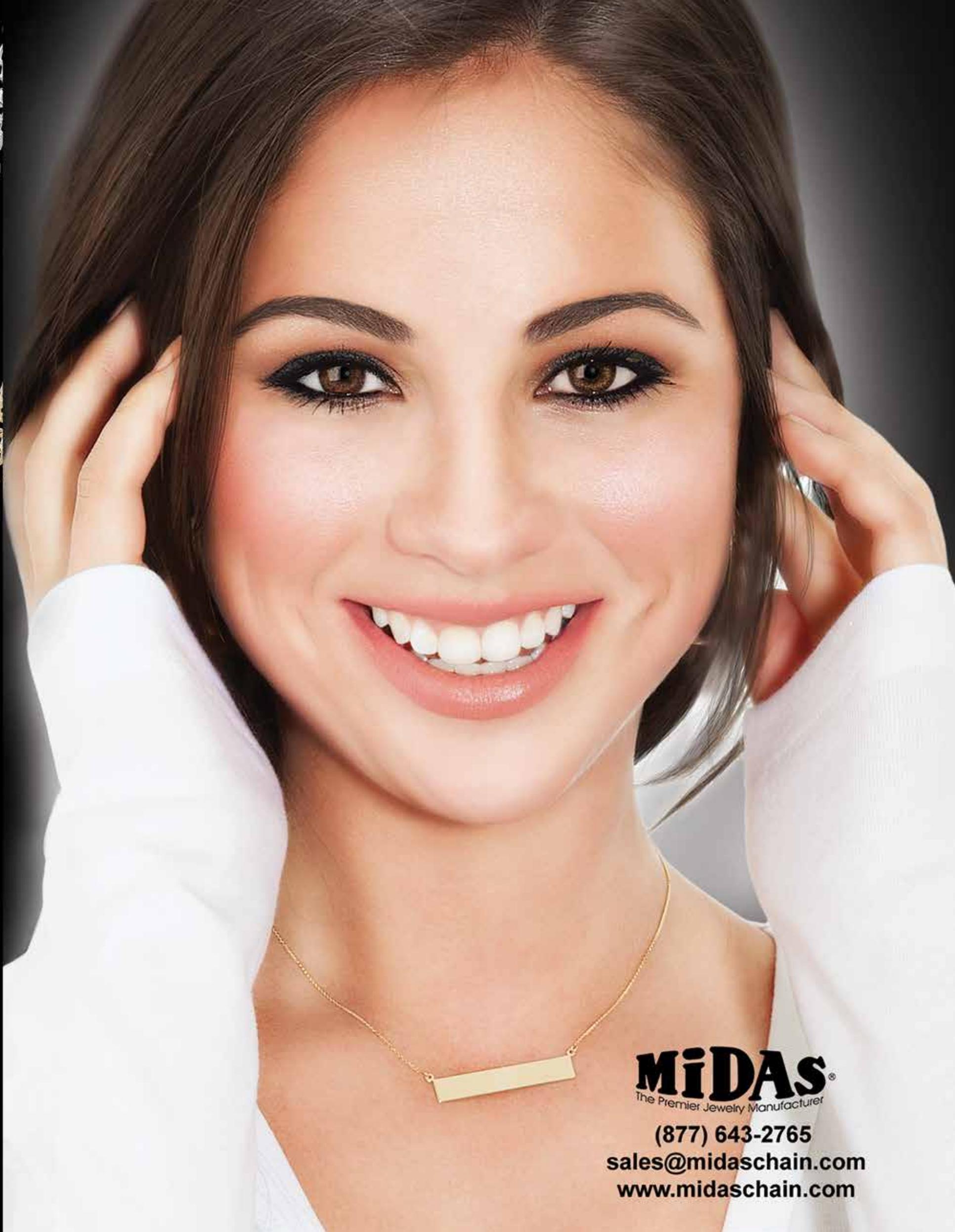


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## Navigating the Online Marketing Channel

# Part II Platform Website Technology



For the complete archive to this series please visit The Retail Jeweler Online at [www.theretailjeweler.com](http://www.theretailjeweler.com).

In the early days of websites it was common practice for a webmaster to custom create the site in programming languages such as C, C++, PHP, and Python. In these systems, each site was typically hard coded and there was often no administrative capability, thereby necessitating all website changes go through a Webmaster to implement. All updates made to the website were in effect custom programming changes, and making practical use of such websites was cost prohibitive for most retail jewelers.

The first real cost effective technology breakthrough came in the late 1990's with the advent of open-source content management systems (CMSs) for websites. These CMSs allowed retailers from all industries to utilize templates to build and manage most of the ongoing content changes on their website from an administrative login at a much lower cost. Examples of some of the more popular CMSs include Joomla, WordPress and Django. From there, things continued to evolve, and in the early 2000s the open source movement made its way to e-commerce website frameworks such as OSCommerce, Drupal, Zen Cart, and Magento.



### The advantages in using the open-source software are:

- It provides a comprehensive admin portal with many pre-built features and a well-documented programming framework; and
- That there are many skilled programmers available in all markets that can work with the open source code to achieve the design and functional objectives of the project. All of these platforms provide administrative capabilities for controlling essential website functionality, including:
  - o Customer account management (CRM)
  - o Product catalog management
  - o Wish list functionality
  - o Responsive mobile-friendly website templates
  - o Social share links
  - o Content management system (CMS)
  - o Integrated blog
  - o Ecommerce and order management (optional)
  - o Built in analytics
  - o On site search engine optimization (SEO) tools

The foregoing functionality allows store personnel to meaningfully engage with their customers online, which is essential to generating more sales. If your website does not provide all these features then it is time to look for a new one – their importance cannot be overstated.

Having these features allows a retailer to do quite a few things with the website that they otherwise could not. For example, the CRM can store basic profile information about your customers if they choose to provide it, including their name,



  
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Navigating the Online Marketing Channel

**Part II** Platform Website Technology



e-mail, birthdate, and anniversary. Combining this information with a wish-list feature allows you to know what engagement rings Ms. Smith likes or what fashion bracelet Mrs. Jones wants for her birthday. A responsive website design allows Ms. Jones and Mrs. Smith easy viewing from all mobile devices, and the social share buttons allow them to share the items they like with their friends, thereby providing additional no cost advertising and promotion of your store and its products.

The CMS and BLOG allow you to provide fresh content updates to the website which, when coupled with basic SEO practices, greatly increases your exposure within search engines like Google, Yahoo and Bing. The analytics measure every action taken on the website and show you how your customers got there in the first place, what they clicked on, how long they stayed, the devices they used to view your website, and more.

Sounds easy, right? Wrong. While open-source software is free to use, there are often significant barriers that need to be overcome to provide this functionality. A jeweler still needs a fair amount of custom programming to be done and there can be significant costs to modify the core code base to meet a jeweler's online technology needs.

One of the biggest disadvantages of using open-source software is that it can be difficult to get what you want in an easy-to-use format.

Magento sounds great, but the administrative is very complex as it is designed for serious e-commerce operations, which are not the norm for most of today's independent retail jewelers. WordPress has an easy to use CMS, but it is not designed for showcasing inventory in a format that allows for wish lists, product details, and the like. It also has many security holes that require regular updating.

Having worked with open source software such as Magento and WordPress for many years, one of the other hidden problems is that the design and functional customization required to develop a luxury retail jewelry website typically break the platform's ability for forward compatibility and easy updates. In essence, these open source websites become islands with no easy way to stay connected to many the advances of the open-source development community build. Because of that, store owners are forced to rebuild their website when new features become available, or spend a hefty sum trying to get those

features installed on their current site. However, the biggest concern with using an open-source platform is that they lack the following specialized features that all retail jewelers need:

Virtual diamond search so that when a store sales associate does not have the right diamond in the showcase, he can go to his own store's website to search his vendors inventory instead of going to the back office to make a phone call, logging into RapNet, IDEX Online or a diamond dealer website, and then printing the certificate or waiting for one to be sent to him.

Point-of-sale product data integration to automatically add in-store items to the website catalog. Remember showing products on your website is guaranteed to drive client inquiries about items via wish-list, email share, social share, phone call, and/or walk-in inquiry. And showing products you have in stock is always the surest and fastest way of satisfying a customer inquiry.

Brand catalog product integration so that your authorized brands control product selection, pricing and availability of their items from within your website.

Many vendors and third parties provide plug-in modules to add the above functionality to your website, but then you have to manage multiple accounts, multiple passwords and a hodgepodge of website technology that often doesn't integrate well. The more modules you add, the messier it gets.

My advice is that if you have a modern responsive website, do not embed vendor modules into it. There are many plug-in modules out there that vendors push on their authorized retailers. When they first came out these solutions were nice

A jeweler still needs a fair amount of custom programming to be done and there can be significant costs to modify the core code base to meet a jeweler's online technology needs





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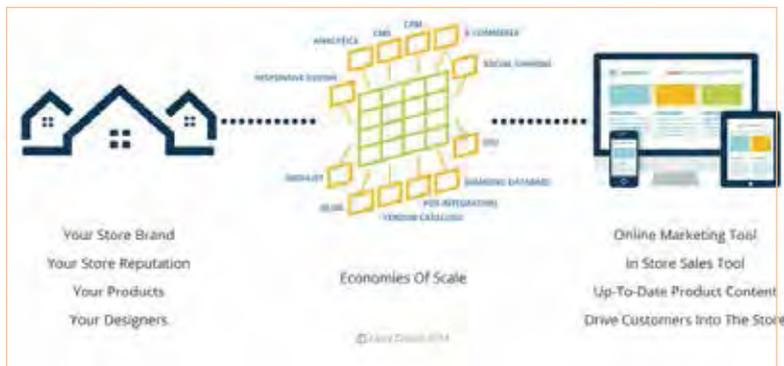
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because they added the vendor's catalog directly into your website. But as platform website technology has gotten better in recent years, the disadvantages of these embeddable solutions has come to outweigh their benefits. The inventory showcased in the embeddable links are not easily connected into the website wishlist, CMS, or shopping cart, and items in the embeddable links are not searchable from the website search box because they run from a different database. Worst of all, these modules all look and function differently from each other so it leads to a very inconsistent and often unsatisfactory user experience for customers visiting your site. So the next time a vendor pushes their embeddable link solution on you, it would be better to ask them for their product data feed to eliminate the above disadvantages.

The real breakthrough for jewelers will be the widespread adoption of a true multi-tenant website platform specifically customized for retail jewelers. Such platforms overcome all of the disadvantages associated with open-source website development by tying many parties and many systems together to provide an economy of scale to the website development, maintenance, use and upgrade process. The "parties" in this case refers to vendors who provide their digital catalogs into the platform database for centralized distribution to its authorized retailers who access these digital catalogs on a permission basis from within their own website. The "parties" also refers to point of sale companies who need to build data bridges to the website platform so that products, customers and wish lists can be synchronized.



With a properly built website and the right technology in place, in the next installments of this series we'll be ready to get into website data and then some specifics about how to use the online marketing channel to drive business to the bottom line.



**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](http://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](mailto:larry.chasin@gmail.com)



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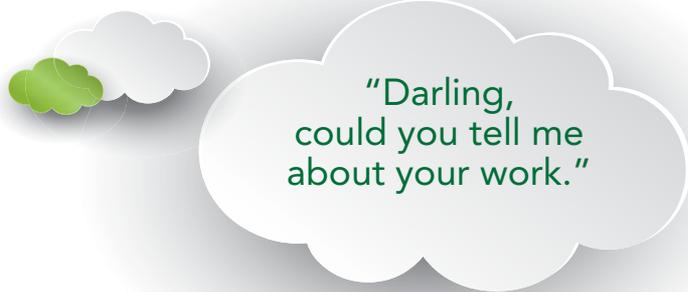
1.800.356.3851

# What to look for in picking a good accounting firm?

By Ann Arnold

Ok so the joke goes like this:

**If an accountant's wife cannot sleep, what does she say?**



When people hear I am a CPA, they get that look in their eyes. It is that glassed over, tortured, "I hate the dentist" look. Many people in our industry love what they do, buying and selling jewelry. The fact that they have to actually look at financial statements and understand the numbers, beyond just "what are our sales and profit last month or for the year" numbers, gets most people panicked. But in order to run a successful company, you must have a working knowledge of your own financial state. This of course starts with good internal controls and a strong employee who can compile and present the numbers. But then what? We all have to file taxes, and most will say that is all their accountant does for them. What else, you ask, should they do and why? What should you look for when hiring an accountant?

## HERE ARE THREE TIPS TO KEEP IN MIND:



### 1. A good accountant will employ Ethical Practices:

Most accountants will ask you for your year end numbers and use that to determine your tax liability and file your tax return. These numbers should easily be generated from your accounting software, such as Quickbooks. However, remember there is a fine line between maximizing available deductions and allowable write offs vs. making unethical adjusting journal entries to lower taxes. Make sure your accountant is not doing anything that could possibly put you and your business in harm's way. Ultimately, it is your tax return, and you are responsible to the government for the figures you provide. One example would be writing inventory down to \$0. Since most jewelers sell a product that has an intrinsic value, there is not much of a valid and reasonable argument that you can make, that your inventory would be valued at \$0. You may however, write down "aged" or "non-sellable" inventory to its scrap value, and then if it is sold, take the profit at that time.



### 2. They understand the jewelry business:

Although all accountants should have an understanding of the industry where they practice, some know and understand more than just the basics. Try to find an accounting firm that understands the intricacies of the jewelry industry, or is willing to learn them. Many accountants are taught a certain way in school and apply those principles to all industries. If you have a good relationship with your accountant, don't be afraid to talk to them about the way they are presenting your numbers and discuss better alternatives that make sense for your business.

Although they may be doing your tax return, they should also be reviewing your numbers. This will allow them to better understand your financials, identify trends or question areas that may need to be reviewed, and allow them to become a valued advisor.





3. After developing an understanding of your business, a good accountant should work with you in a consulting capacity.

First, they will help reorganize your Chart of Accounts if needed. Then, your accountant should be willing to work with you and your bookkeeper every month to review, line by line, your Income Statement and Balance Sheet. The jewelry business is not like other businesses: For example, a good portion of your sales might come from custom work, repairs or special orders. This “non-showcase” income might be better off being analyzed as separate accounts in your Chart of Accounts – and over time, a good accountant will work with you to figure out the best way to present your numbers so that you have a complete understanding of them, and, as needed, be able to explain them to your banker. A monthly review will go a long way for each of you to form a solid working relationship.



Try to look at your accountant as more than just a once a year meeting with the dentist. Ask questions, encourage them to ask you questions and provide feedback. Numbers tell a story, learn how to read them and make the most out of the tale they tell.



**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](mailto:ann@bigjewelers.com) [www.bigjewelers.com](http://www.bigjewelers.com)



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# Compare the advantages of The Retail Jeweler magazine.

	THE RETAIL JEWELER	Other Magazines
Big, Qualified, National Circulation of 23,000+	Yes	No
Mailed to <u>Every JBT Listed Retailer</u> in the USA, Puerto Rico and the US Virgin Islands	Yes	No
Low Ad to Edit Ratio (less competition for you)	Yes	No
Controlled Page Count	Yes	No
Excellent Color Reproduction	Yes	No
Significant Cost/Benefit Advantages	Yes	No
Unique Schedule Covers All important Shows and Selling Seasons in Just 8 Issues	Yes	No

The Retail Jeweler's mission is to provide jewelers with smart, authoritative information to help them manage and run their businesses more profitably.

## Advertising Rates

**FREE COLOR** - no additional charge for 4-color ads

Annual Frequency	16x	12x	8x	4x	1x
Full Page (per ad):	\$1,890	\$1,990	\$2,090	\$2,490	\$2,890
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Quarter Page (per ad):	n/a	n/a	\$1,090	\$1,190	\$1,390

2-Page Spread cost equals 2x multiple of page frequency rate.  
Premium Full Page Positions: +20%  
Center Stage is a special section in the June, Jul/Aug, and Nov/Dec issues  
Ads are 4.5" x 2.5" and cost \$960 each

## 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

\* Pre-show issue \*\* Delivery date is approximate and is for planning purposes only and is not guaranteed.

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The other leading jewelry magazines publish more issues so you'll spend more money. Good for them, but expensive for you.

The Retail Jeweler comes out eight times a year because that's all you really need. Each issue is strategically scheduled to put your message in front of the buyers around key shows and selling seasons. This unique schedule enables you to cover the entire year, reaching 23,000+ jewelers with a big full page, full color ad, in each of the eight issues for only \$16,720 total. Compare that to the high cost the other leading magazines charge.

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### Which Merchandising System would you rather have?

## New and NOTEWORTHY

### Safety and Security Tips for International Jewelry Trade Shows

Jewelers unBLOCKed™ and ISPS - a global jewelry security training and risk prevention firm - remind exhibitors that safety and security must be top priority at all times.

"Security needs to be front of mind at all times," stressed Jewelers unBLOCKed™ President and CEO Patricia Low, "This is especially critical when traveling abroad, as jet-lag, fatigue and disorientation due to time changes, foreign customs and language can cause distraction."

"Despite the high level of security in place at all jewelry exhibitions, sophisticated criminals may still infiltrate the event, posing as buyers," noted ISPS CEO, Itay Hendel. "Selling at a major jewelry event can be stressful, but exhibitors must remain vigilant at all times. Practice safe sales techniques just as you would in a retail operation."

As always, jewelry professionals should also keep a low profile

outside the secured areas of the event. "Remove your security badge as soon as you leave the show. Don't advertise your profession in any way, and never carry goods with you or conduct business outside of your exhibit," Low reiterated.

#### SAFETY TIPS FOR INTERNATIONAL TRADE EXHIBITIONS:

Discuss your international travel plans with your insurance professional in advance to ensure you have appropriate coverage.

Familiarize yourself with local customs and typical business behaviors; if possible, travel and work with someone fluent in the local language.

Limit your exposure on social media; never indicate your profession to strangers or use business cards to tag luggage or briefcases.

Always have at least two employees on the trade show floor; when showing high-value jewelry, have a second employee stand nearby with a cell phone. Cell phones can be a great deterrent to a burglary.

# New and NOTEWORTHY

Pre-program cell phones with international emergency contacts and hotel/facility security numbers.

Be sure to keep showcases locked at ALL times. Re-lock immediately after removing an item to show to a customer.

## Angelica Jewelry Partners with Warner Bros. to Debut Friends Charm Bracelet Collection

To celebrate the 20th anniversary of the series premiere of the classic Emmy®-winning comedy Friends, Angelica jewelry, an imprint of Royal Chain, has partnered with Warner Bros. Consumer Products to create a special edition series of 23 adjustable bracelets featuring charms inspired by the hit series. Available in a variety of metal colors, themes will include Phoebe's "Smelly Cat," Central Perk, the famous Friends couch and many others, all designed to bring back the happy times fans shared while watching the series.

Angelica bracelets are made in the USA from recycled metals, and Angelica will continue to donate \$0.25 from each bracelet

sold to Generation Rescue, a charity that supports programs for families affected by autism.

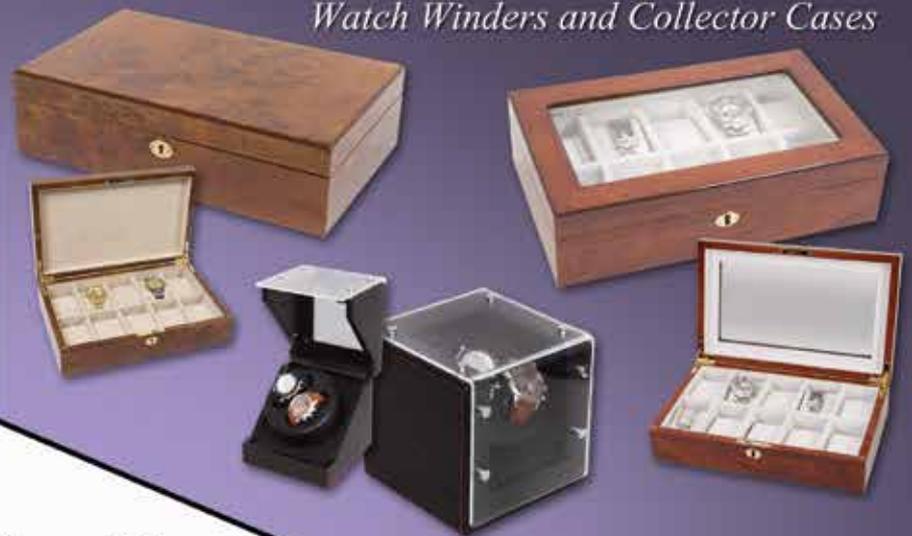
The Friends charm bracelets will be available at the Central Perk pop-up shop located at 199 Lafayette Street in Manhattan's SoHo district beginning September 17. Additionally, the bracelets will be available at over 1,500 Angelica retailers around the country.



### Bejeweled Collection



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### Aurora

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Aurora  
914.275.7230

### Doves

Doves Island Necklace featuring 18k gold and diamonds, each station's shape resembles a geographical island shape. The necklace can be made in any gold color and station arrangement. Necklace pictured MSRP \$3,750.

Doves  
888.66.DOVES



### Roberto Demeglio

Joy Collection Bracelet. An 18k yellow gold and white diamond bracelet on a stretch coil MSRP \$6,980. 18K white gold and black diamond bracelet MSRP \$4,298.

Roberto Demeglio  
800.307.6337



### Color Merchants

14k white gold Diamond ball pendant with 1.98 ctw of diamonds. Style P9706W MSRP: \$1,199.

Color Merchants  
800.356.3851



### Kirk Kara

Pirouetta collection. Each one is drawn from romantic patterns found in nature, architecture and art. Meticulously hand engraved with milgrain edging and signature filigree in 18k rose gold and diamonds. K133RR, MSRP:\$3290 (engagement ring), K133R-B , MSRP: \$2520 (wedding band).

Kirk Kara  
800.874.0181

### Midas

The East2West Engravable Bar Nameplate necklace is available in 14kt yellow, white or pink gold with an optional diamond in addition to a sterling silver version. MSRP: \$497.

Midas Chain  
800.521.2356



### James Breski

Ametrine and diamond Three Muses pendant in 18k white gold. Ametrine 26.31 cts with 3 muses carving, diamonds .33 cts. MSRP: \$7,000.

James Breski & Company  
800.346.3436





**Roman+Jules**

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First Image Design  
212.221.8282



**Lieberfarb**

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Lieberfarb  
732.428.8326

**Benjamin Cohen**

From the Catena Collection. Semi-precious stones set in rhodium plated silver chains 24, 30 or 36 inch with matching bracelet and earrings. Style H35E100WMU, MSRP: \$480.

Italgem Corporation  
800.346.0101



**LJD Designs**

Sea Grass Cuff. 18k, alexandrite melee, white diamonds. One-of-a-kind, MSRP \$54,000.

904.302.1415



**Charles Garnier**

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Charles Garnier  
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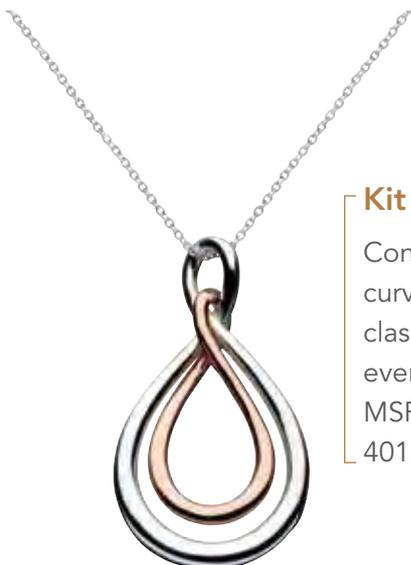
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## *New* and NOTEWORTHY

### Jewelry Designers Create The Charm Opener

The growth of charm bracelets and necklaces created an industry need for a tool to open them with no frustration or broken fingernails. The infamous difficulty of handling charm bracelets, necklaces and locked beads is now over thanks to this easy-to-use, portable, and effective tool created by jewelry designers, Cathy Barouch

Though charm bracelets have been around for years, they've recently reemerged among women in North America. The beauty of charm bracelets and necklaces is the ability to add beads frequently to commemorate all of life's best occasions, and the easier that is to do, the better.

The Charm Opener (patent pending) works on all jewelry brands and retails for \$25. It is available for purchase across North America to retailers and the general public on [www.caterinajewelry.com](http://www.caterinajewelry.com). To see how The Charm Opener works, visit <https://www.youtube.com/watch?v=RhYLcaU-7GU>.



### Jewelers Mutual's Unforgettable Wedding Planning Experience

For the newly engaged, the search is on for the perfect dress, cake, invitation, band and, of course, jewelry. Through its personal jewelry insurance brand, Perfect Circle® Jewelry Insurance, Jewelers Mutual understands the precious memories surrounding the engagement and wedding planning experience.

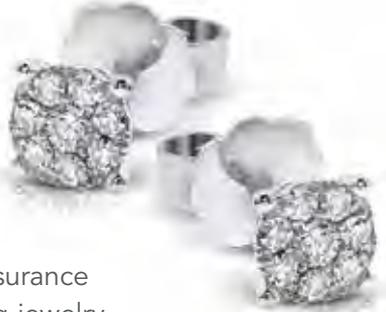
In a venture to make the planning leading up to the wedding as special as the big day itself, Jewelers Mutual introduced The Ultimate Wedding Planning Sweepstakes. One lucky winner and his or her guest enjoyed a luxurious wedding planning package valued at \$3,000. The package centered around an evening in Chicago, attending the Wedding Salon Bridal Show that was held on October 13, 2014. In addition to the show, the pair enjoyed wine and hors d'oeuvres at ENO's Wine Bar

# New and NOTEWORTHY

inside InterContinental Chicago, where they also enjoyed a complimentary one-night's stay. The winner will also return home with an invitation to a two-hour wedding planning consultation with wedding planner Debi Lilly and a pair of 18K white gold, 0.25ctw round diamond stud earrings from Simon G Jewelry (valued at \$1,210).

The sweepstakes' entry period ran September 22 to October 3. It was open to all US residents, interested parties can enter through the Perfect Circle Jewelry Insurance Facebook page. The winner was notified via email at the close of the sweepstakes.

Entrants could earn bonus entries by inviting their friends, as well. For every friend who entered, the original participant receives five bonus entries, multiplying his or her chance of winning.



Jewelers Mutual is the nation's leading jewelry insurance specialists who've been insuring jewelry for more than 100 years. Its Perfect Circle Jewelry Insurance coverage provides jewelry owners with worldwide jewelry protection against loss, theft, damage and even mysterious disappearance.\*

\*Underwritten by Jewelers Mutual Insurance Company, Neenah, Wisconsin. Coverage and pricing are subject to underwriting review and approval, and to policy terms and conditions.

## JBT Releases 'How To' Video For Red Book Mobile App

The Jewelers Board of Trade® (JBT) announced a new 'How To' video for those who want to learn about the online Red Book Mobile App before purchase, or want to ensure they are getting the most out of this handy App.

The Mobile App, for both Android and Apple platforms, allows sales teams and business owners access to the Red Book "on the go," making critical business information available from anywhere. While the App is still fairly new to the industry, it's garnered many fans.

"I use my App all the time," said Brian Fleming, of Carla Corp. "I love it. I've been on the road myself recently, using the App. Whether I'm on the road doing homework before a call or want to stop by another client after, the GPS proximity locator works well. I've used it since February of this year and absolutely have gotten my money's worth. It's up to date with credit ratings. Besides on the road, I used it at a recent show.

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## New and NOTEWORTHY

Boom, I can easily get an instant result by zip code."

The Red Book Mobile App's search engines allows users to call up company names, addresses and credit ratings for specific geographic territories. Information is searchable by Name, Zip Code, City and Proximity, and Business Type. JBT Mobile App users can instantly view a company's location on a map, phone the company with an instant "Dial Now" feature, add and email customized notes for each company and create a list of 'Favorites'.

Dione Kenyon, JBT President, says: "Our members need easy, instant access, especially on the road, to identify and reach potential customers. Our members tell us it has greatly enhanced their effectiveness in the field."

Red Book Mobile Apps (Full and Sectional) can be customized by territory, including the 50 U.S. States, Canada, Washington, D.C., New York City, Puerto Rico and U.S. Virgin Islands.

JBT Red Books contain over 30,000 jewelry retailers, wholesalers and manufacturers in the U.S. Canada, U.S. Virgin Islands and Puerto Rico.

The Mobile App is available for viewing at [www.jewelersboard.com](http://www.jewelersboard.com).

### White Pine Launches Fine Jewelry Division

White Pine Trading LLC, one of the world's largest recycled diamond companies, announced the launch of its new Fine Jewelry division — a group designed to give retail jewelers across North America unprecedented access to margin-boosting inventory. The new operation represents the latest addition to the suite of services offered to the trade by White Pine.

"Backed by an expanding, national acquisitions team and a growing sales team of 15 industry veterans, the new division has a straightforward mission," said White Pine CEO Benjamin Burne. "We want to create opportunities for jewelry retailers to enhance their profits. Toward that end, our acquisitions team is crisscrossing North America to uncover new and exciting opportunities for our retail industry customers."

"Our team is interested in the gamut of opportunistic acquisitions. In fact, White Pine has already acquired product from several hundred manufacturers over the past few months, including inventories from the Bauman-Massa and JewelAmerica bankruptcies," noted division head Dominic A. Mainella, who joined White Pine to develop and coach the new division's national sales team and whose responsibilities

# New and NOTEWORTHY

also include researching and developing acquisitions.

"White Pine's buyers are also seeking diverse inventory—everything from basics such as diamond stud earrings, to high-end pieces fit for New York's Madison Avenue or 'The Red Carpet,'" Mainella continued.

"The aim is to bring this product to retailers at prices substantially lower than what they would typically pay when purchasing directly from manufacturers. All acquisitions are carefully selected to ensure uniqueness and value, creating larger profit margins for retailers. Additionally, every item is inspected by our quality control department."

"As one of the largest recycled diamond companies in the world, White Pine can also take advantage of its extensive network of global product sources to uncover interesting and unusual finds," Burne added. "Some of our competitors are strictly wholesale buyers, whereas we have more diverse sourcing, allowing us to offer a much broader inventory selection, not only in diamonds but also in branded, fashion, antique, and estate jewelry, as well as fine watches."

The new service has already assembled one of the largest surplus inventories of branded bridal jewelry in North America. "We are now offering several of the top performing bridal lines at significantly below authorized dealer cost," Mainella said. "Given the quantities involved, this limited opportunity is unprecedented in the industry."

Mainella concluded, "In addition to leaving no stone unturned in our search for opportunistic product acquisitions, we are also searching for the 'best of the best' in field sales representatives as we expand the division. White Pine seeks to recruit veterans who think of themselves almost as in-house buyers for their customers. If 45 luxury brand watches come in tomorrow at 20 cents on retail, I'll call the retailers who I know have a strong strategic interest in the opportunity. In other words, we act as the eyes and ears of our customers. We don't look to just fill orders."

Jewelry industry veterans Danny Dye and Frank Parisi are the two latest additions to the division's sales team working directly with retailers. Dye, who will concentrate on the New England market, joins White Pine with 25 years sales experience with Wilkersons and GBC Inc. (formerly Gordon Brothers Group). Parisi, who will focus on the mid-Atlantic region, previously spent nine years in sales with GBC.

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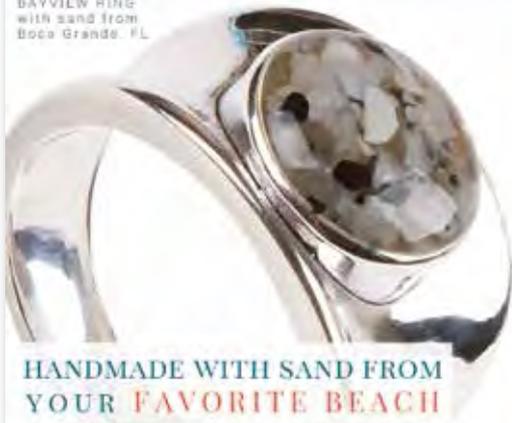
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# New and NOTEWORTHY

## Susan Eisen Named Best Jeweler in El Paso for Ten Years in a Row

Susan Eisen Fine Jewelry Watches Art and Appraisals won the top honor for the tenth time in a row in El Paso's What's Up Magazine, Best of the Best annual competition. The emcee at the event, local KVIA sportscaster Asher Wildman dubbed Susan Eisen the "Queen of Bling" at the awards ceremony held July 15.



Taking first place over 18 other nominees, including some local and chain stores that have been in business for decades, exemplifies the trust jewelry, watch, and art customers place in Susan Eisen Fine Jewelry and Watches. To win every year since 2005, the year the jewelry category was added, speaks of the reputation and credibility of the store since its inception in 1980.

Ms. Eisen has written two books, "Crazy About Jewelry: The Expert Guide to Buying, Selling and Caring for Your Jewelry," Full Circle International Publishing (www.crazyaboutjewelry.net/jewelry-services, \$16.95), and in 2011 released her second book, "The Myth of the Million Dollar Dishrag: An Effective and Powerful Plan to Avoid a Family Inheritance Battle After You Die," (www.inheritanceexpert.com \$29.95).

## GIA's Jewelry Career Fair Draws 600 Job Seekers to Carlsbad

More than 600 motivated aspiring professionals connected with 26 companies at GIA's (Gemological Institute of America) annual Jewelry Career Fair & Open House held on October 10th. Recruiters and hiring managers from globally recognized gem and jewelry companies including Ben Bridge, Helzberg Diamonds, Leo Hamel Fine Jewelers, Tiffany & Co. and Zale Corporation sought talent to fill hundreds of open positions ranging from retail sales and marketing to jewelry design and manufacturing. Attendees at the free event also had the opportunity to view acclaimed gem and jewelry exhibits, hear from notable personalities during three panel presentations, visit the world's largest gemological library, and take part in gem and jewelry education demonstrations.

"The global gem and jewelry industry today is dynamic and progressive, yet remains rooted in traditions of craftsmanship, design, service and passion," said Susan Jacques, GIA's president and CEO. "At GIA's Jewelry Career Fair, job seekers eager to launch or enhance a wonderful career have a singular opportunity to meet with an expansive range of companies. The event offers a unique insight into just how amazing this industry is."



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# New and NOTEWORTHY

The event kicked off with "Job Success in Today's Market," a panel presentation moderated by Jacques. Panelists Alan Bell, president of Rio Grande, Inc; Martin Katz, founder and CEO of Martin Katz, Ltd.; Tanya Parikh, director of jewelry manufacturing and sales of K.R. Gems & Diamonds International and Eighternity; and Cathryn Ramirez, group director of Tiffany & Co. in San Diego, gave insight into their personal journeys to success.

"The world will get flatter; jewelers can sell to anywhere and consumers can buy from anywhere. The world is now your neighborhood," said Bell. "But skill, talent and determination are not going out of style and will never be obsolete."

"We're honored to host such vibrant and captivating professionals at Career Fair," said Kathryn Kimmel, GIA senior vice president, Chief Marketing Officer and co-founder of the GIA Jewelry Career Fair. "Their drive, creativity and commitment to ethics resonate with attendees, impacting the next generation of gem and jewelry professionals."

GIA hosted its first Jewelry Career Fair in 1991 in Santa Monica. Since then, the event has expanded and linked gem and jewelry companies with future employees at more than 50 events in India, and in Las Vegas, New York and the GIA world



Martin Katz, Beverly Hills jewelry designer whose pieces have appeared for 22 consecutive years on Hollywood red carpets, met with aspiring professionals during GIA's Jewelry Career Fair & Open House on Oct. 10 in Carlsbad, Calif. Image © GIA



The opening panel "Job Success in Today's Market" at GIA's Jewelry Career Fair & Open House on Oct. 10 in Carlsbad, Calif. L to R: Susan Jacques, president and CEO of GIA; Cathryn Ramirez, group director of Tiffany & Co. in San Diego; Alan Bell, president of Rio Grande, Inc., a Berkshire Hathaway Company; Tanya Parikh, director of jewelry manufacturing and sales of K.R. Gems & Diamonds Int'l and Eighternity; and Martin Katz, founder and CEO of Martin Katz, Ltd. Image © GIA



GIA's Jewelry Career Fair & Open House on Oct. 10 in Carlsbad, Calif. drew more than 600 job seekers and 26 recruiters. Image © GIA



GIA's Jewelry Career Fair & Open House on Oct. 10 in Carlsbad, Calif. drew more than 600 job seekers and 26 recruiters. Image © GIA

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## New and NOTEWORTHY

headquarters in Carlsbad, Calif. The free jewelry event marks the only time each year that GIA's coastal 30-acre campus is open to the public without appointment.

### Karen Signorino honored by 24 Karat Club of Southern California

Leading Jewelers Mutual agent receives the 2014 Excellence in Service Award

Karen Signorino was presented with the 2014 Excellence in Service Award by the Jewelers 24 Karat Club of Southern California during the club's annual gala on Saturday, October 11 in Marina del Rey, California. Signorino is a well-respected member of the jewelry industry and currently serves as regional sales director for JM Insurance Services, LLC, a subsidiary of Jewelers Mutual Insurance Company in Neenah, Wis. She has been an agent with the company since 1978.



"Karen Signorino is so deserving of this recognition," said Darwin Copeman, president and CEO of Jewelers Mutual. "This past spring we had the chance to recognize her as one of the first inductees to our Agent Hall of Fame, and it's wonderful to see her recognized for her life's work in the jewelry industry as well. She is a tremendous asset to everyone she works with, and she should be proud of all she has accomplished."

Upon learning of the honor, Signorino described herself as shocked, "but honored beyond belief." She went on to say, "Being selected for the Service Award from the 24 Karat Club was a total surprise. I am lucky because my career allows me to do what I love, working with the jewelry industry and Jewelers Mutual."



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**New and NOTEWORTHY**

Karen Signorino has is a devoted member of numerous industry organizations and serves on the Board of Directors of The Jewelers 24 Karat Club of Southern California and the California Jewelers Association. She is also a member of the Women's Jewelry Association, Northern California Chapter. In addition, she supports numerous charities and community service organizations.

**Midas Launches The New East2West Mini Collection**

Midas Chain, the premier jewelry manufacturer has launched the East2West Mini Collection. This is the adorable spinoff from widely successful full size version. These pieces have been created in the Midas tradition of designing the hottest styles your customer's desire.

The collection comes in 14k yellow, white or pink gold and sterling silver in both necklaces and bracelets. They include the extremely popular engravable Bar Nameplate, Sideways Cross, Infinity and many more.

"We have had such a positive response to this line, especially since so many women love to buy multiple layers and colors of each style, which keeps traffic coming into jewelers stores. Everyone couldn't get enough of the original collection, so we created the miniature size version." said Roy Merlucci, VP Sales of Midas Chain.

The unique details and craftsmanship of this collection are done with the highest level of standards and quality, which has always been a symbol of an original Midas product. The complete line includes many unique styles and designs that can be seen in the all new over 300 page Midas catalog.

The new catalog includes necklaces, earrings, bracelets, chains and much more. Some of the exclusive collections included in this year's beautiful counter top reference are East2West, LightZ, Fengari, Officially licensed NFL and 4YR Spirit college jewelry, and of course Midas Gold & Silver as well as many others.



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