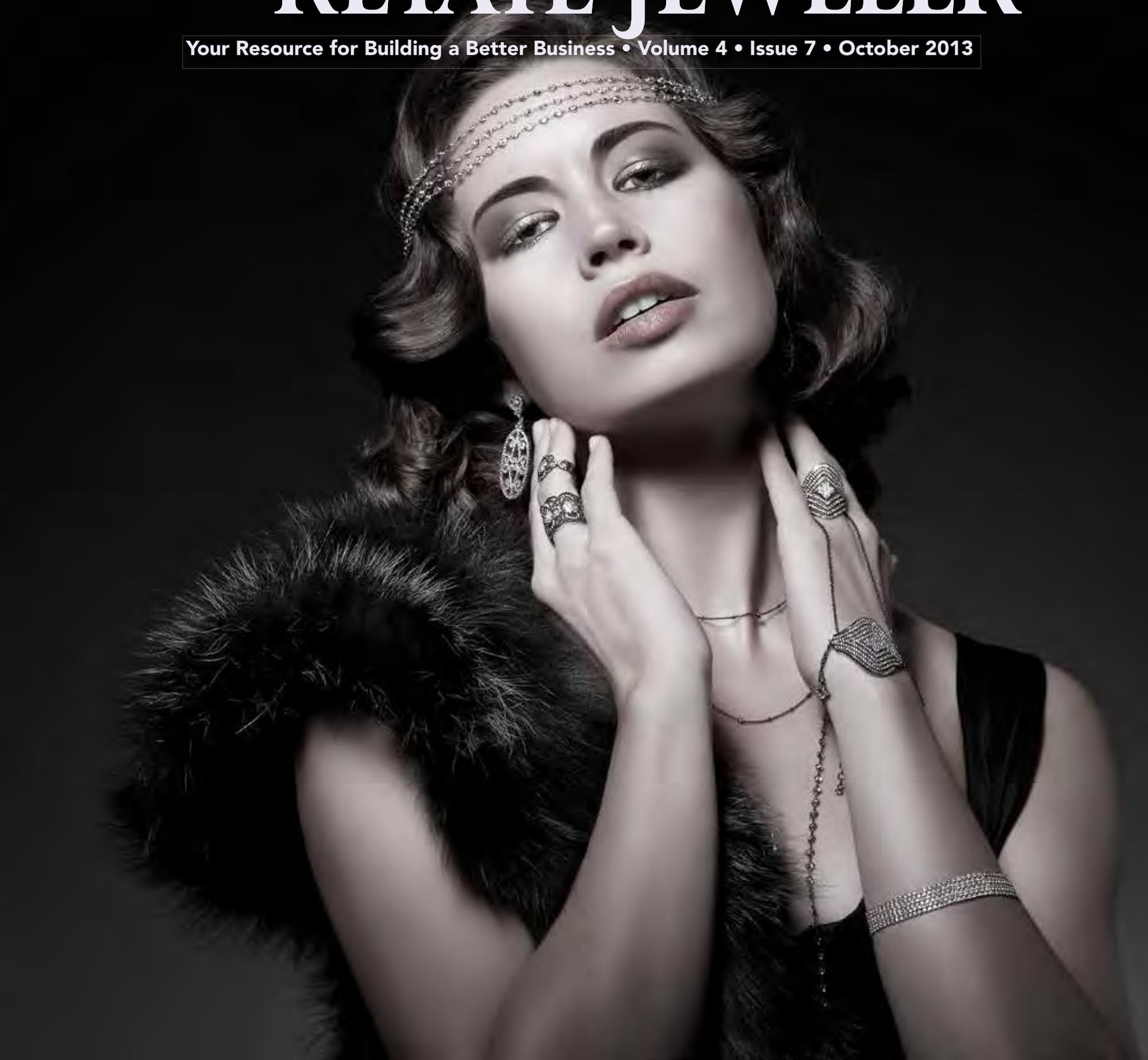


THE RETAIL JEWELER

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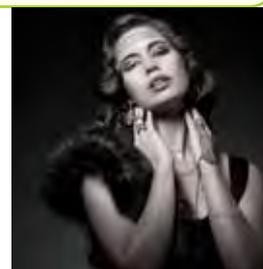
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Dave Bonaparte And The Opportunity at

By Frank Dallahan

IN this issue of The Retail Jeweler appears an interview with Dave Bonaparte, the new President and CEO of Jewelers of America. The interview took place in early July. Co-Publisher, Ed Coyne and I conducted the interview at JA's headquarters in New York.

Dave, Ed, and I worked together as members of the JCK Show Advisory Board for many years. Ed served as a consultant to show management for a variety of advertising and sales promotion projects over the years. Dave served as the senior executive for the show, and I was the publisher of JCK. We worked very closely from 1997 to 2004. Our relationship was always good, though sometimes contentious, as I lobbied for show related matters for JCK advertisers. Overall, we both had a very good working relationship.

When Dave came to JA, I think the industry was genuinely pleased that the JA board found someone who could step into Matt Runci's shoes and effectively fill them. JA has big issues to address. The most significant, I believe, is the decline in membership from approximately 11,000 to 3,000 over the past few years. Dave Bonaparte agrees that this is an important priority as well. Of course some of the decline can be attributed to the absolute decline in the number of jewelry stores in the United States. However, a 70% decline in membership is due to more than just the decline of the total number of jewelers in the US.

From this observer's perspective, JA spent much time and resources on the development and launching of the Council of Responsible Jewelry Practices, the development of effective responses to the challenges created by the Blood Diamond film, and of course helping to develop the system of warranties with countries involved in the diamond trade to assure that questionable diamonds were prevented from gaining access to commercial trade. Each of these represents a significant, necessary, and positive effort on behalf of the entire industry.

In light of these positive accomplishments it is hard to answer the question why JA membership deteriorated so dramatically.

Some opine that JA has gotten away from its roots, the independent retail jeweler. Its mishandling of the State Association relationship several years ago lends some credence to that belief, although Dave Bonaparte reports in the interview that JA has patched up the relationship with all of the state associations except New York, California, Florida, and Texas, all of whom have significant numbers of jewelers located within their borders. He also tells a credible story that the state associations in many cases used JA funding for inappropriate purposes.

Assuming that was a correct statement of the situation, it would seem that a better approach to the problem could have been found. JA could have initiated a new policy for funding in which specific programs would be supported and those not listed would be denied funding.

Similarly, when asked about an annual report, Dave responded that there is no publicly published annual report. In this age of transparency, publishing an annual report with key operating data along with a report from the president covering accomplishments and challenges facing the association is necessary. This kind of information invites greater participation from members and potential members alike. As it is now, many in the trade do not see value in JA membership.

Communication with stakeholders is essential in any enterprise. The communication however does not end with an annual report. Frequent regular communication is necessary for JA to communicate with members and prospects. Therefore, The Retail Jeweler magazine in an effort to support the efforts of JA to communicate with retail jewelers in the US, Puerto Rico, and the US Virgin Islands offers JA editorial space in future issues to reach, communicate, and persuade to members and prospects alike.

Over the years, JA has been a valuable resource to the trade particularly in the area of public policy matters. At the same time, re-growing membership from 3,000 retail jewelers base is a critical priority. According to JBT, there are 22,000 retail jewelers in the US, Puerto Rico, and the US Virgin Islands. The goal should be to have every jeweler as a member of the association.

For that goal to begin to be approached, retail jewelers, especially independent retail jewelers need to know WIIFM. (What's in it for me?) Independent retail jewelers need help in so many areas given the financial performance of the vast majority of jewelry businesses. Inventory control, pricing, promotion all could benefit from JA's resources and focused attention. The mission of The Retail Jeweler magazine has been to provide a publication that helps jewelers run their businesses more effectively and more profitably. Seems like a pretty good mission for JA as well. This is the challenge and opportunity Dave Bonaparte wanted when he took the job.



Frank Dallahan

co-publisher of The Retail Jeweler
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By John A. Politi

effective until it is funded with assets. The Revocable Living Trust is distinguishable from a testamentary trust that is made a part of a Last Will and Testament, and only becomes effective upon the death of the testator (the drafter of the Will).

The Grantor of a Revocable Living Trust retains the power to freely amend and revoke the trust as well as to reacquire its assets. It is distinguishable from an Irrevocable Trust that cannot be amended or revoked by the Grantor.

ADVANTAGES OVER USE OF A LAST WILL

The use of a Revocable Living Trust rather than a Last Will and Testament as an estate-planning tool provides the following benefits:

A Avoids the cost and time of probate and its attending expenses such as Court filing fees, legal fees, and executor's commissions (but, will have trustee's commissions).

B Helps avoid potential challenges to a Last Will and Testament regarding issues of Testator's competency. Attacks on grounds of lack of due execution are very difficult, although standard of competency required to execute a revocable trust is higher.

C A Revocable Living Trust protects Grantor's privacy. It is a private document; unlike a Will its provisions are not accessible for public review.

D Assets in the Revocable Living Trust will be available for immediate distribution after the death of the Grantor, subject to insuring sufficient assets are available to pay estate taxes.

THE REVOCABLE LIVING TRUST - FACT AND FICTION

Over the last ten to fifteen years much has been written about the Revocable Living Trust by estate and financial planners, some of which has been factually accurate and some of which has been purely fictional. By most accounts, the Living Trust was first heavily promoted by estate planners in California where the cost of probate and the length of time involved in probating a Last Will and Testament have been described as onerous. However, as a result of extensive promotion the popularity of the Living Trust has spread eastward over the last five years. Although it has not been widely embraced by all attorneys, its use as an estate-planning tool has increased in popularity.

WHAT IS A REVOCABLE LIVING TRUST?

A Revocable Living Trust is a written instrument created during the lifetime of the Grantor (the person establishing the trust) and is effective during the lifetime of the Grantor with respect to the assets that are placed into the trust. The trust is not

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E No gift tax consequences of making transfer of assets to the trust.

F Continuation of asset management of Trust assets in the event of disability of Grantor/Beneficiary.

THE DISADVANTAGES OF USING A LIVING TRUST

There are some disadvantages to utilizing a Living Trust:

A You must transfer all of your assets including title to any real property to the Trust during your lifetime. Additionally, any assets acquired during the Trust's existence must be transferred to the Trust.

B The cost of having an attorney prepare a Revocable Living Trust is generally higher than the cost of preparing a Last Will and Testament.

C There will be legal fees incurred in amending or modifying the Trust during your lifetime and you will still need a Last Will (commonly known as a "pour over" Will) in the event there are assets which have not been transferred to the Trust.



THE FICTION

Many estate-planning professionals in their advertisements and writings relevant to Revocable Living Trusts have all too often exaggerated the estate tax advantages of utilizing a Revocable Living Trust rather than a Last Will. All of the estate tax planning that can be implemented through the use of a Revocable Living Trust can also be effectuated through the use of a Last Will. For example, the use of Credit Shelter Trusts can be implemented in a Last Will.



The Revocable Living Trust does not eliminate in its entirety the need to have a Last Will. Even if you have a Living Trust it is still advisable that you have a Last Will. It is highly unlikely that you will have transferred all of your assets into a Living Trust prior to your death, thus, creating the need for the existence of a Will to transfer the assets that are in your name alone at the time of your death.

Furthermore, the assets transferred to the Revocable Living



Trust are not protected for purposes of Medicaid eligibility and long term care planning. Because the trust is revocable the assets are considered an available resource for Medicaid eligibility purposes and would be subject to a spend down to Medicaid eligibility levels.

In conclusion, it is advisable that one consult with an Estate Attorney and/or a Certified Financial Planner before executing a Revocable Living Trust to fully understand the advantages and disadvantages of its usage.



John A. Politi, Jr

John Politi is a Financial Advisor with Main Street Financial Solutions, LLC, and Managing Director of their offices located in Harrison, NY. John's team provides comprehensive and customized, Fee-Based financial planning, consultation and investment advisory services for individuals, families and businesses. Since 2011, John has volunteered his time as the Executive Director of the New York City-based Jewelers for Veterans Foundation, a 501(c)(3) non-profit, dedicated

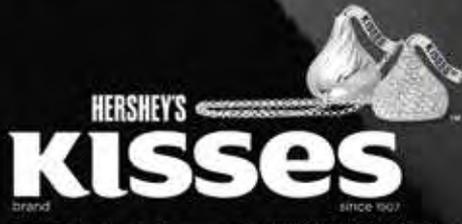
to connecting US Military Veterans with training, financial education & employment in the jewelry industry. John was recently named an Adjunct Professor and Director of the Action Learning Project, Hagan School of Business, Iona College. John holds an MBA in Financial Management, MBA-Advanced Certificate in Health Care Management, Series 65 (Investment Advisor Representative), and successfully completed the Financial Planning Certificate Program at the Lubin School of Business, Pace University. He is a Board Director for the Financial Planning Association-Greater Hudson Valley, NY, an active member of the American College of Health Care Executives, and the 24KT Club of New York. John welcomes your input and can be contacted at, jpolti@msfsolutions.com, or telephone (914) – 517-7574, fax (914) 517-7577.



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People Don't Buy Jewelry from Stores with Bad Reputations

By Matthew A. Perosi

Your entire reputation as a store, and a store owner, is very important for building your word-of-mouth business. Every new customer has the potential to be your greatest herald of endorsement for your store, or they can be your utter downfall.

The Internet harbors some very frightening power that allows a single person to undermine your credibility and seriously hobble your business if you make them mad. Consumers are becoming savvier about the ways of the Internet, and where they can find this power. One accidental gruff comment to a customer and you could find your business practice and personality under public scrutiny.

I recently found two serious consumer complaints against a jeweler in Fairfax, VA. The complaints were listed on the FairfaxCounty.gov website. The first complaint detailed an alleged situation where the jeweler took more than a year to custom design a pendant for an amethyst stone. The second complaint alleges that a platinum ring was put on consignment but the jeweler sold it for scrap without authorization.

When both customers couldn't resolve these situations on their own they took their case to the Fairfax County Dept. of Cable and Consumer Services for mediation, but they didn't stop there. Those two customers posted full details about their experiences to the Reston Patch website (<http://reston.patch.com>), to Google+ Reviews, and to Judy's Book (<http://www.judysbook.com>).



Judy's Book and the Patch websites provide more localized business information than what you will find on other review systems like Yelp, Merchant Circle, or even Google+. These bad online reviews were posted in 2012 without any response from the jeweler even though now it's more than a year later.

All unanswered online reviews are a detriment to your business and your customers won't care to consider "the other side of the story" if you don't bother to show interest.

Every online review website allows you, the business owner, to sign up and claim ownership of your business listing.

Sometimes you have to pay a monthly service fee for that ownership but once you're confirmed, you have the ability to post responses to online reviews and complaints.

What I found interesting about this jeweler is that they took ownership of their Yelp account and Manta account (as if anyone even knows what Manta is!), but seems to be ignoring what's really hurting their business. The store hasn't yet taken ownership of their Google+, Patch, or Judy's Book account in order to write a reply.

Future customers searching online for a jeweler will obviously move on to the next potential jewelry store after reading one of these reviews. You can take steps to protect yourself from a bad online reputation. Start with a Google search for your business name, and make sure to search for your trade name as well as your corporate name. You will probably find dozens of directory type websites with your information.

Take ownership of all of them even if they are paid services. Then update your information as needed and respond to any negative online reviews.

Greater damage to your business will come from customers who post negative reviews to unclaimed directory websites. That's why you need to take ownership of all of them and respond to all negative reviews.

Remember that negative online reviews always start with a negative experience in your store or on the telephone. Always provide service with a smile and don't belittle customers when they are wrong; instead take that opportunity to educate them in a friendly manner. Even the shortest telephone exchanges can result in negative online reviews so if you can't help the person you should say so in a courteous manner.

It doesn't matter how good your website looks, how perfect your SEO is, how beautiful your store looks, or how talented your bench jeweler is, when your business has a bad reputation online you have a serious problem to address.



Matthew A Perosi

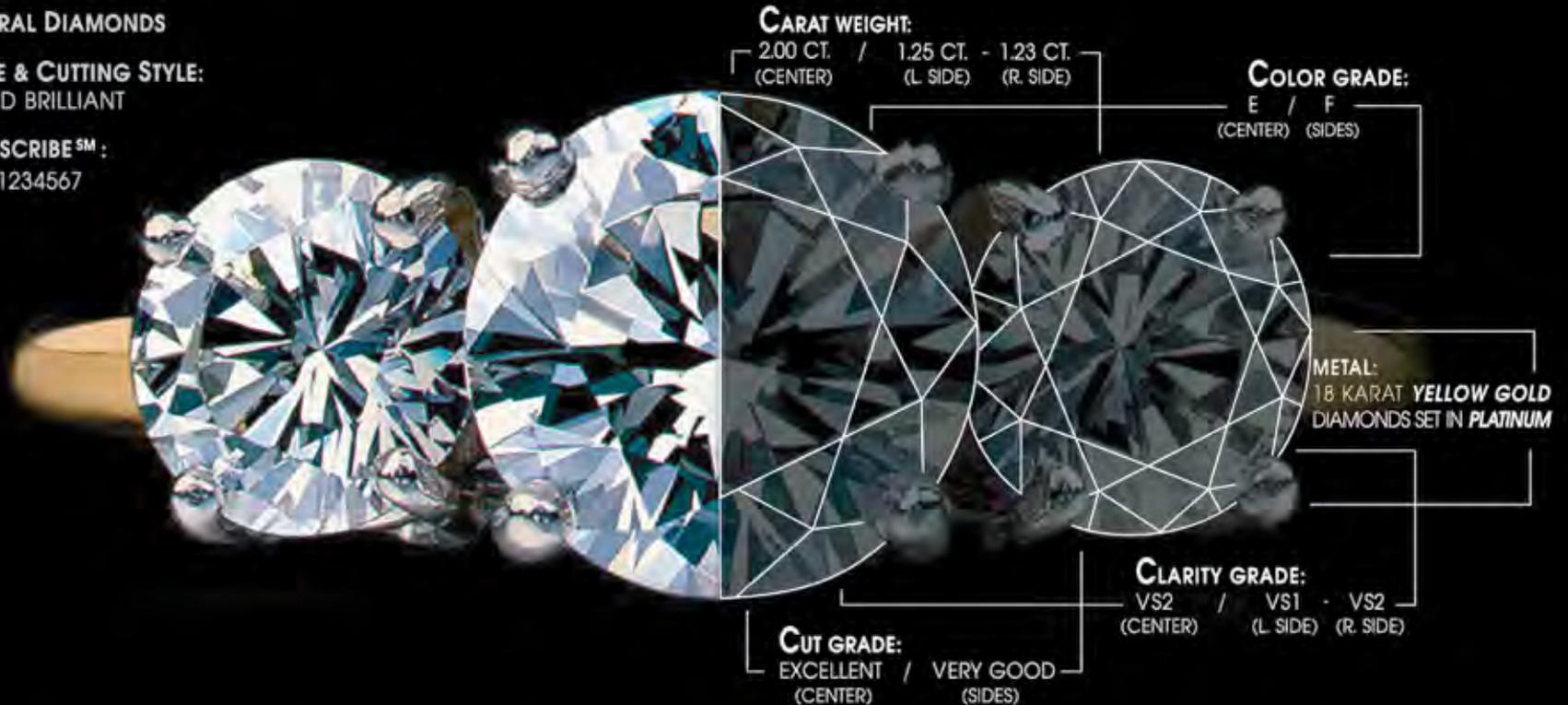
Matthew Perosi is the Founder of the Jeweler Website Advisory Group (jWAG), a research team devoted to reporting how jewelers can use websites, mobile technology, and marketing trends to further personal and jewelry store goals. A library of articles, videos, and an archive of jWAG daily email "Nuggets" is freely available at www.jwag.biz. Matthew invites your feedback at matt@jwag.biz.

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Selling Strategies For Success

By Rick Arnemann

Setting up your selling strategy for success can seem daunting, but it is an important aspect to consider in the success of your business. Consumers are presented with a multitude of options when it comes to a purchase. Jewelers should take a wide variety of factors into consideration to attract the consumer. Let's take a quick look at five important factors to aid in the implementation of your customers' sale.

1

Appeal to consumers emotions.

Consumers are emotional creatures. Examine carefully what message you want to send to your audience and what response you want them to have. What is your angle? What is your hook to tug at their heartstrings? Make sure you know what you want your targeted emotional message to be and go after it.



2

Answer the questions.

Most consumers have questions about their potential purchase, whether they voice them or not. When you answer the questions before they can be voiced, you instill confidence in your customer. You don't want to give them any reason to doubt your product.



3

Make it easy for your customers.

Once you've caught your consumers' attention, make it simple to follow through with the purchase. Is the ordering transaction easy to do? Have you provided for a multitude of payment options? Do you have online payment options? You want to make it easy on your customer to choose you and come back to you in the future.

4

Set your business up for reoccurring revenues.

Providing good customer service and ongoing services helps create customers for life. Give a customer a stellar buying experience, and they will come back again and again. Also, tailoring your company to provide ongoing service is a great way to keep reoccurring sales coming in the door.

5

Encourage referrals.

Not only can reoccurring customers bring return business, but if they love your business, they WILL tell others about you. Let your happy customers be your best advertising. Word of mouth is gold in today's world of so many social options.

Your selling strategy can be extremely valuable for your business and is often something that is not evaluated regularly. Set yourself up for success by planning for sales. Sales strategies can be overwhelming and complex. You need a strong team helping you plan for sales success.



Rick Arnemann

Rick Arnemann is president of the Harmon Group, a full-service marketing firm, specializing in the luxury products and services sector, whose clients have included some of the most noted manufacturers, designers, retailers and organizations in the jewelry industry.

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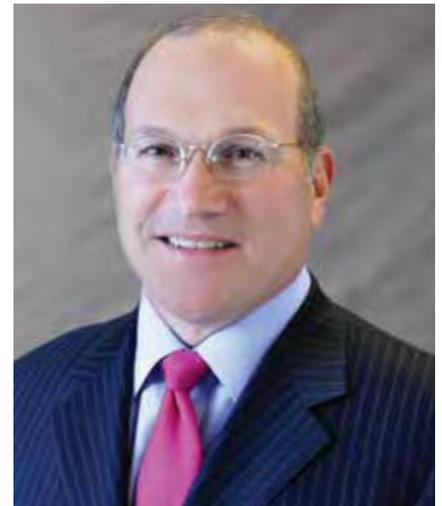
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A New Chief at JA



In January, **David J. Bonaparte** joined Jewelers of America as President and CEO. Dave replaced Matthew Runci who announced his retirement in early 2012. Recently Co-Publisher Ed Coyne and I met with Dave to talk with him about his decision to leave JCK Shows join JA and learn about his plans for the future of JA.

TRJ: Why did you decide to leave JCK?

DB: I spent twenty-one years with Reed. In 1997, I was selected to be the Show Manager for the JCK Show when Reed acquired JCK Magazine and Show from the Chilton Company. I was not looking for a new job, but was approached by people representing JA to talk about a once in a lifetime opportunity. Matt Runci was retiring and JA was looking for a well-qualified candidate to replace him.

TRJ: What especially appealed to you about joining JA?

DB: I thought there was a strong opportunity to build onto a strong foundation that had been created. JA is one of the most important trade associations in the business and I believe I can make a positive difference.

TRJ: You mentioned a strong foundation. What are some examples you think are elements of that foundation?

DB: Two, in particular come to mind. JA's legislative efforts and the role JA played in the developing the industry's Responsible Business Practices.

TRJ: So what are the challenges facing JA?

DB: I thought building membership would be easier.

TRJ: What are some of the objections you encountered to jewelers joining JA?

DB: First, the economy unquestionably has had a negative impact. Jewelers are watching their expenditures like never before. And that includes membership costs. Having said that, there is great value in being a member of JA. JA supports the industry and it helps maintain and protect the image of jewelers and the jewelry industry. JA is very active in the legislative arena and most recently we have been involved in supporting the Marketplace Fairness Act.

TRJ: What do you think are the benefits of membership?

DB: JA provides our members with education and training, discounts on various business services like FedEx. Through JIC [Jewelry Information Center], JA regularly brings the latest in jewelry concepts to the US marketplace through appearances on television and media coverage at the consumer level featuring what's new in jewelry. The Find a Jeweler section on our website is also another benefit for our members.



I think one of the biggest challenges is keeping up with issues facing the industry, particularly the fact that we are now in a global market.

TRJ: What are the biggest challenges JA faces?

DB: I think one of the biggest challenges is keeping up with issues facing the industry, particularly the fact that we are now in a global market. The players in the market are different and as a result create new issues for US jewelers. Government interaction with the industry has grown significantly in the past



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A New Chief at JA

ten years. Conflict Diamonds are a good example. Getting 72 countries involved and on-board is difficult and the fact is conflict diamonds is still a live issue. Last but not least are legislative issues like the drive to repeal LIFO and The Marketplace Fairness Act.

TRJ: What is JA's Mission?

DB: Jewelers of America is the national trade association for businesses and organizations serving the American fine jewelry marketplace. The association's primary purpose is to improve consumer confidence in the jewelry industry.



Our goal is to focus on valuable benefits and eliminate benefits that are no longer useful.

TRJ: What happened with the blow-up with the state associations?

DB: JA believed that the structure with the state associations was not as efficient or effective as it could be to benefit membership nationwide and as a consequence implemented changes. As a result, we are helping to fund activities that will strengthen memberships. Currently, JA has partnership agreements with 29 state associations. We're getting back on track. In FY 2014 we will be expanding the amount of funding available to the state associations. Funding is also provided for conventions. The process now involves an application for funding which provides specific details of how they money will be used. Currently there are only a handful of state associations that we do not have partnership agreements with and we are in discussions with almost all of them.

TRJ: You say rebuilding membership is a key task. What are you planning to do?

DB: Our goal is to focus on valuable benefits and eliminate

benefits that are no longer useful.

TRJ: Give us some examples.

DB: We consider the FedEx benefit a very valuable program. For manufacturer/supplier members, we have a program called Privileged Access that connects retailer and supplier members in a variety of ways. Next we intend to do an educational symposium to focus on marketing, technology, the supply chain, the impact of Dodd/Frank in 2014 and to focus on what the industry is doing/needs to do to prevent problems with metals, precious gemstones, and diamonds. Responsible Sourcing is another project we intend to pursue. This involves the development of a website; to develop a diamond source warranty protocol; to provide a sanctions list in connection with the Office of Foreign Asset Control (OFAC).

TRJ: JA is perceived by many as being tilted toward the interest of the majors. Members of major jewelry retailers hold and have held positions on the board. Doesn't JA exist to protect the independent who need tools and resources?

DB: Actually it is quite the contrary; JA represents both independents and majors. The idea is not to have a specific store identified with a particular issue. JA is more effective in its advocacy when we represent the entire industry.

TRJ: When JA sold the JA Show it collected many millions of dollars. How has that money been used?

DB: The funds have been and continue to be used to run the association. The funds have also been used to fund projects that benefit the industry at large with GIA, JSA, DCA, and AGS. Funds have also been provided for individual scholarships, consumer marketing, lobbying efforts, developing a code of professional practices.

TRJ: What is the status of the Bench Jeweler Certification Program?

DB: The JA Bench Professional Certification Program is active and part of our comprehensive Certification Program that includes Sales Professional and Management Professional Certification. All three programs were recently updated. Our certification programs are important to our mission to improve consumer confidence in their local jewelers.

TRJ: Does JA publish an annual report similar to what MJSA does?

DB: No, we do not publish an annual report. I'll bring the topic up for discussion with the board.

TRJ

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MEASURING YOUR KEY PERFORMANCE INDICATORS

PART 2

By David Bwown

Last month we talked about Retail Sales that consisted of Average Retail Value (or Average Sale) multiplied by the Quantity of items sold. You'll remember we gave the example of Cathy, and how an increase of just 10% in average retail value and the quantity of items sold can create an increase in sales of more than 20%. Measuring and developing your average retail value and quantity can make a huge impact on the business. There is great opportunities to increase both without needing any more customers as you can create an additional quantity of sales by more add on sales to existing customers, and you can grow your average retail value by selling up on an existing sale. Neither of these requires any additional expenses for this business so the gross profit on the items sold largely go straight to the bottom line (by that I mean the gross profit largely becomes the net profit). If you make an add on sale of \$100 to a customer with keystone mark up the gross profit is \$50. Apart from a little extra wrapping there are no more costs to the sale (unless you pay commission). You didn't require any extra rent, power or marketing to make that sale happen!

This month, we want to talk about two other KPI's, Mark-up and Stock turn, which combined produce, your Gross Profit and Return on Investment (ROI).

This month, our emphasis is on Return on Investment or ROI. This is a measure of how much you get back for every \$100 invested in inventory.

12 Month KPI Analysis	Sample Store	Your Store
Total Sales	\$978,899	
Sales #	10651	
Average Sale	\$91.90	
Gross Profit	\$489,449	
COS	\$489,449	
Markup %	100	
Closing Stock	\$461,744	
Stock turn	1.06	
ROI	106	

The Sales figure above of \$978,899 is made up of the 10,651 items sold multiplied by the Average Sale value of \$91.90.

This month, our emphasis is on Return on Investment or ROI. This is a measure of how much you get back for every \$100 invested in inventory. It is a multiplier of Mark-up and Stock turn – in other words, how much profit you make on each item you sell times how often you can sell it.

ROI is an important measurement for any business as it determines how effective your investment has been. In the same way that interest rate per annum measures how effective your money has been performing for you at the bank, ROI determines how effective your money has been invested in stock for your store. An ROI of 200 means the owner has generated \$200 of Gross Profit for every \$100 invested in stock.

In the above statistics, the average ROI across the stores measured is 106, or a return of \$106 for every \$100 invested in stock. This is calculated by multiplying the Mark-up of 100% by the Stock turn of 1.06 times per annum.

ROI
RETURN ON INVESTMENT is the ratio of money gained or lost on an investment relative to the amount of money invested. It is a measure of profitability of the

As the saying goes, there is more than one way to skin a cat and likewise there is more than one way to achieve a return on investment. Two stores may achieve an ROI of 200 in the following way:

Store 1: 150% Mark-up x 1.3 Stock turn = 200 ROI

Store 2: 100% Mark-up x 2 Stock turn = 200 ROI

Again the key to using this information each month is to compare it to your own store's performance in each area and to identify opportunities. As we discovered in our last article a 10% increase in both stock turn and mark up will provide a better result than making a 20% increase in just one area or the other. Again let's illustrate using an example that has 100% mark up and 1 stock turn as its starting point:

	Mark Up	Stock turn	ROI
A 20% increase in mark up	120%	1	120
A 20% increase in stock turn	100%	1.2	120
A 10% increase in both	110%	1.1	121

As we showed in the example with average retail value and quantity sold, a strategy that combines an increase in both areas can be easier to manage and give a slightly better return on investment than looking for a large increase in just one area. Again the important thing is to measure. Look at your Year to Date reports to determine the current mark up and quantity being achieved – once your strategy is in place you can then use the monthly reports to track how you are going.



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: becca@edgeretailacademy.com or 877-910-3343, ext 1



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PROPER INSURANCE PROTECTION ... A LIFE-SAFETY PRECAUTION



By David Sexton

Specialty insurers of the jewelry industry regularly remind their clients, “Your merchandise and business assets can be replaced; your life and the lives of your associates cannot!” Likewise, Jewelers Security Alliance (JSA) advises that all of the rules in its Manual of Jewelry Security assume one essential protection — in fact, JSA refers to it as Rule # 1: “Every jeweler needs insurance protection.”

I indeed share that sentiment but would amend this cardinal rule to read, “Every jeweler needs both appropriate and adequate insurance protection.”

Perhaps we in the insurance industry wouldn’t repeat such an intuitively obvious message if jewelers didn’t give us reasons to reinforce it. But every year we’re confronted with tragic cases of jewelers being injured or killed as they resist robbers, try to rescue merchandise from a fire, or ignore evacuation orders and attempt to stay in their stores to “ride out” a natural disaster. In many of these instances, the store owners lacked either the appropriate or adequate limit(s) of insurance protection and, seeing the end of their businesses and livelihoods flash before their eyes, risked their lives to save their merchandise and assets.

Current trends in crime against jewelers make the need for appropriate and adequate limits of insurance coverage even more compelling. With the increase in robberies, home invasions, and tiger kidnappings, the nature of crime against jewelers has become more personal and threatening. The rise in these types of crimes also increases the likelihood of victims’ incurring near-total or total losses.

I regularly write articles for this magazine to fulfill my mission as a loss-prevention officer and advocate for the safety and protection of the members of the jewelry industry — not to sell insurance to my readers. However, the reality of any loss prevention program is that, although you do everything as best security practices prescribe, you can still have a significant or even a total loss. That’s why those of us who work in loss prevention consider both appropriate and adequate limits of insurance protection as an integral part of any comprehensive protection program for a jewelry operation. Insurance protection does more than allow jewelers to sleep at night; it also helps them to resist the impulse to protect their property in the face of grave personal danger.

From a loss-prevention perspective, the number of jewelers who choose not to have any insurance protection whatsoever is indeed upsetting. Perhaps equally troubling, there is a high

proportion of jewelers who have a false sense of security because they have inadequate limits of insurance coverage. As I mentioned above, insurers have recently witnessed with greater frequency large-sum and total losses being reported by jewelers they insure. Jewelry businesses can no longer afford to insure only a fraction of their risk exposure in the hope that their limits of coverage will be commensurate with the size of a loss that might occur.

Work with a qualified and knowledgeable specialty insurance agent or broker to ensure that you have both the appropriate and adequate limits of insurance coverage required to comprehensively protect your business. It helps to know some of the general categories of insurance as well as some of the unique terminology of the jewelry-industry specialty insurance trade. Here is a short list of terms to know when you speak with an agent or broker:

Jewelers Block Insurance — Most insurers use this term to refer to the coverage that protects the jewelry business’s jewelry merchandise, often called the jewelry “stock” or “inventory.” Jewelers block policies typically protect jewelry merchandise against damage or loss due to theft, robbery, shipping problems, travel-related incidents, breakage, fire, natural disaster, etc. Many jewelers block policies also provide protection in the event of a loss of another party’s jewelry that is in the insured jeweler’s possession. This includes “memo goods” — that is, a supplier’s jewelry that the insured retailer is holding or attempting to sell. It also includes customers’ jewelry that the jeweler may have in his possession for repair, cleaning, etc.

Business Owners Policy (BOP) — A BOP protects the jeweler’s non-merchandise business assets, including showcases, tools, equipment, computers, furniture, alarm systems, building fixtures, decorations, and, in some cases, the building itself. These policies also often include liability protection and business-income coverage after a major loss until the jewelry business can reopen its doors and resume business. Some BOPs can be expanded to also provide liability protection for an incorrect appraisal, for piercings that go wrong, and for a legal challenge to an employment practice such as hiring or firing, etc.

Umbrella Insurance Policy — This is insurance to protect a business from liabilities that are of a larger scale than those covered under the BOP. Some businesses have large liability exposures and need this type of protection.

Commercial Auto Insurance

— Commercial auto insurance protects a business’s vehicles and its drivers. These policies often provide for employees involved in on-the-job collisions to receive coverage for medical injuries, regardless of fault.

Worker’s Compensation — This insurance provides wage-replacement and medical benefits to employees injured in the course of employment (in exchange for the mandatory relinquishment of the employee’s right to sue his or her employer for negligence).

Warranty

— A warranty in an insurance policy is a promise by the insured party that statements affecting the validity of the insurance contract are true. Thus, the warranty defines the set of requirements that the insured policyholder must satisfy as a condition of the insurance coverage. For example, a jewelers block policy might require the jeweler to promise to have a certain type of safe or vault, or to follow certain procedures when closing the shop each night.

These broad terms and definitions should help you get started in your talk with a qualified and knowledgeable jewelry specialty insurance agent or broker. Remember, the terms, conditions, and definitions may vary among insurance carriers and individual policies. Let a trusted professional guide you. You may find that the peace of mind that comes from having the right kind and limits of insurance coverage will give you a “cool head” in the face of danger. Consequently, your insurance could be one of your best precautions to ensure the personal safety of you, your family, your associates, and even your customers!



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.

Since joining Jewelers Mutual in 1980, Sexton has been involved in the company’s Commercial Lines underwriting and loss prevention programs. He currently is responsible for developing and executing activities related to the company’s loss prevention efforts, including initiating and maintaining key relationships in the jewelry industry, insurance industry, and law-enforcement community.

He serves on the board of directors for both Jewelers’ Security Alliance (JSA), a nonprofit association devoted to reducing crimes against the jewelry industry, and Jewellers Vigilance Canada (JVC), a nonprofit association dedicated to advancing ethical practices and crime-prevention education in the Canadian jewelry industry.

Sexton has served on the Underwriters Laboratories (UL) Security Systems Council, formerly known as the Burglary Protection Council, since 1994 and serves as a corporate member of UL in the insurance category. He served on the Central Station Alarm Association’s Insurance Liaison Committee, which assisted in the development of the Underwriters Laboratories (UL) burglar alarm modular certificate program and the revised UL standard. He received his bachelor’s degree from the University of Wisconsin – Stevens Point.



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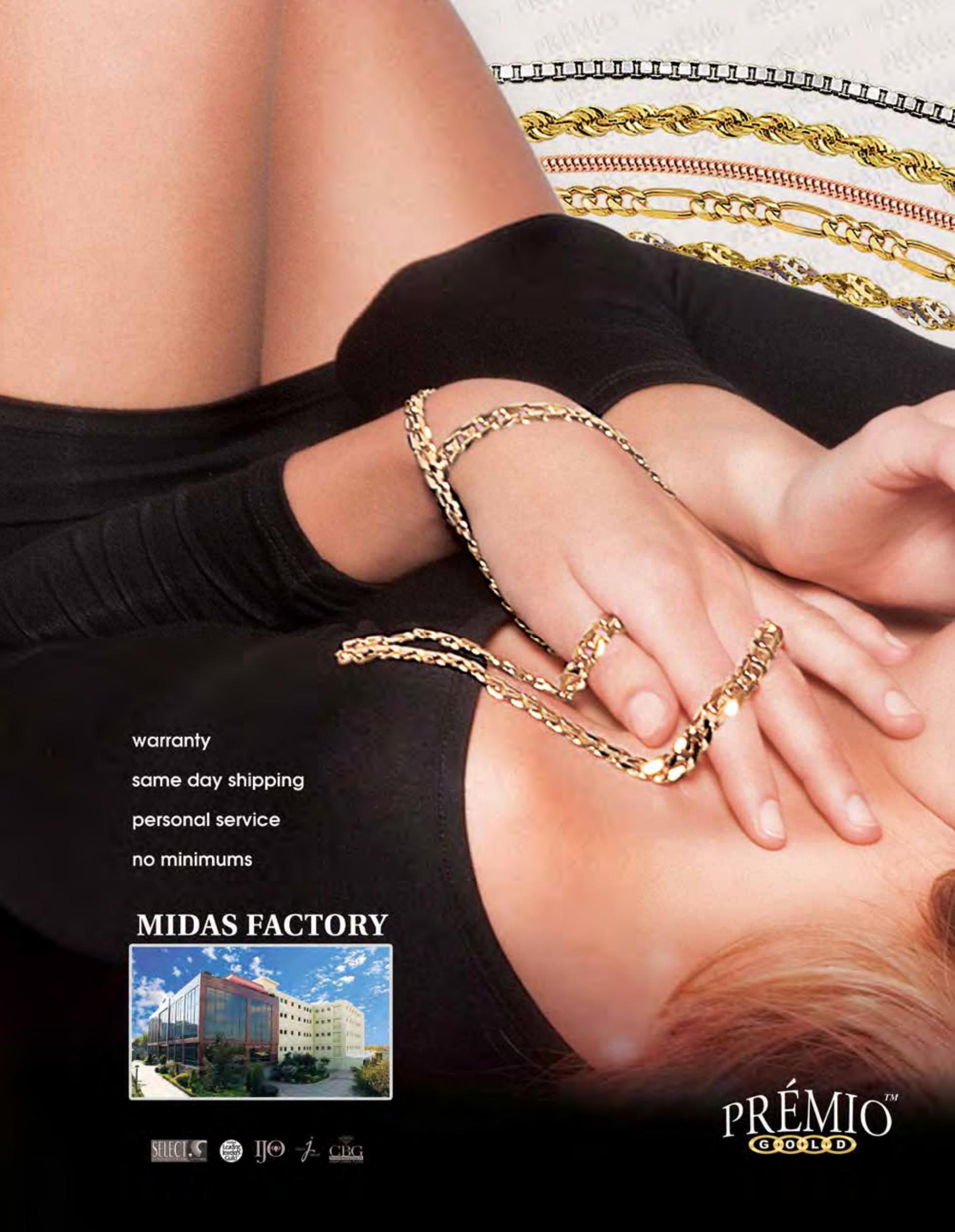


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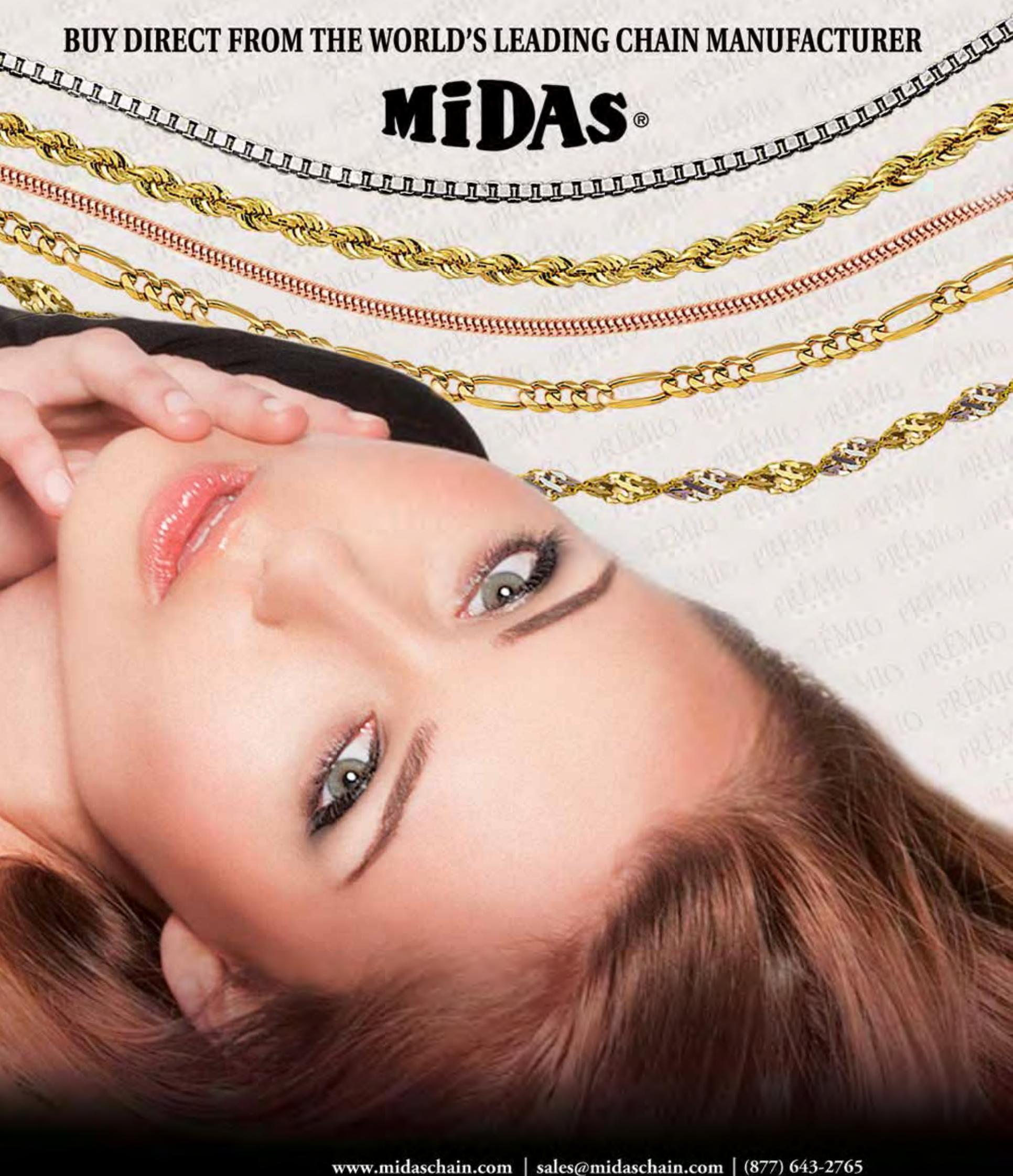
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NEW AND NOTEWORTHY

Junghans Adds New Chronometer Models to the Meister Collection

The history of the Meister range from Junghans can be traced back to the 1930s. Its introduction marked the beginning of a new era for the company. The collection played a major part in the transformation of Junghans by 1956 into the world's third largest manufacturer of chronometers. Today, the elegant Meister watches bear eloquent witness to Junghans' expertise in mechanical watch making. The classically designed dials owe their distinctive look to the bowl-shaped embedded displays.

Limited Edition Meister Chronometer Gold

The fact there are just 99 of these timepieces available make the combination of elegance and precision even more irresistible. The combination of an 18 karat rose gold case and an ivory dial lends a warm sheen to the classic face of the Meister Chronometer. Its J820.1 movement features a Nivarox -1- quality balance spring, which is produced in blue exclusively for Junghans by the Schramberg-based Carl Haas Company. This exceptional balance spring and the distinguished limited edition serve to underscore the exclusiveness of this Junghans watch.



Meister Chronoscope

The Meister Chronoscope owes its particular luster to the slate-grey dial with the added refinement of a sunray cut. When light falls on its polished surface, a vibrant play of reflections ensues. In keeping with the range, the small second hand and the chronograph counters are set on a bowl-shaped frame and lend the watch its classical appearance.



Meister Kalender

The power and grandeur of the moon inspired the Junghans' watchmakers. The off-center positioning of the day and the month, the Meister Kalender provides excellent readability. Beautifully detailed, the stars on the lunar phase display shine forth in colors that match the choice of silver, gold or rose-gold case.



Meister Ladies

The elegantly curved lines and gentle proportions underline

the dynamic character of the watch. Diamond markers combined with graceful indices on the clear dial. This look ensures that the Meister Ladies watch is a successful adjunct to the historic Meister design - and makes it a true gem in its own right. For more information see www.junghans.de



Centurion 2014 Welcomes President Bill Clinton As Keynote Speaker

"We are thrilled to announce that President Bill Clinton will be the Centurion Scottsdale 2014 Keynote speaker," said Centurion President Howard Hauben. Centurion Scottsdale 2014 dates are January 31 (early arrival) February 1st (arrival, leisure activities, exhibitor set-up; welcome dinner); February 2nd through 4th (show days) and February 5th (departures). For more information, please contact Howard Hauben at HH@CenturionJewelry.com or 516-331-5586. Visit Centurion online at www.centurionjewelry.com.

"Remarks by President Bill Clinton," will be held on Tuesday evening, February 4th, 2014.

President Clinton is the 42nd President of the United States of America and the founder of the Clinton Foundation. He was the first Democratic president in six decades to be elected twice, led the U.S. to the longest economic expansion in American history, including the creation of more than 22 million jobs.

After leaving the White House, President Clinton established the Clinton Foundation with the mission to improve global health, strengthen economies, promote healthier childhoods, and protect the environment by fostering partnerships among governments, businesses, nongovernmental organizations (NGOs), and private citizens to turn good intentions into measurable results. Today the Foundation has staff and volunteers around the world working to improve lives through several initiatives, including the Clinton Health Access Initiative, which is helping 4.5 million people living with HIV/AIDS to access lifesaving drugs.

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NEW AND NOTEWORTHY

Joseph Menzi Receives ICA Award

Joseph M. Menzie was awarded a Lifetime Achievement Award by the International Colored Gemstone Association (ICA) at the organization's biennial congress in Changsha, China in May. Menzie, who began his career at his grandfather's company, Charles F. Winsor, received this prestigious industry award that recognizes individuals who have devoted their time and energy in making significant contributions towards developing the global gemstone industry. Menzie served for 16 years on the ICA board of directors, including serving as vice president, and two terms as president from 2003-2007.



During his tenure ICA expanded its reach into emerging consumer markets such as Russia, Korea, and started the initiatives in China in 2003. Working with government bodies, Menzie brought the message about gemstones into other markets including Dubai, where the ICA held its most successful congress in its history in 2007.

As president, he spearheaded developments of Corporate Social Responsibility (CSR) initiatives with an emphasis on assisting children in impoverished areas where gemstone deposits occur. Projects included computers for a school system in Muzo, Colombia, followed by a joint venture with the government of Governado Valaderes, Brazil to provide assistance to a home for disadvantaged children. Menzie supported campaigns to rebuild houses for those displaced by the tsunami in Sri Lanka, and led initiatives in Kenya and Tanzania providing much needed support to schools in mining areas. Several of the CSR initiatives were tied to mine tours and as a result, participation from organizations such as the Gemological Institute of America, led to modification of their educational programs to reflect the hands-on experience gained through the ICA tours.

At Menzie's recommendation members of trade, consumer press, as well as laboratories were invited to participate in these mine tours. Menzie had long been a proponent of including the consumer press in this process thus creating a means to promote an allure, along with education about gemstones, to be made available to a greater audience.

Among Menzie's achievements is the influence of the ICA website with information provided on colored gemstones for both retailers and the consuming market. He saw this as a weak

link in the chain of gemstone promotion and created multiple translations for the "Gem by Gem" section for educational endeavors. Menzie's influence can be seen today in the way many other organizations have embraced consumers in their education and promotional activities.

Menzie is founder and past president of the New York Jewelers Group, a think tank of approximately 55 NYC-based wholesalers/dealers/distributors covering all sectors of jewelry industry. He is married to his wife Cyndi of 30 years; has two grown children and one grandchild. Menzie accepted his Lifetime Achievement Award at a ceremony in Changsha with ICA members and industry leaders looking on.

Debut Of Limited Edition Turbine Snake

Far Eastern traditions and culture once again inspire Perrelet, which is issuing this special edition of the Turbine watch to celebrate the Chinese year of the snake. The under-dial of the iconic Turbine model becomes a canvas upon which the Perrelet master artisans express their creativity by giving shape to a unique and original work paying tribute to the majestic beauty of the serpent.

According to popular Chinese beliefs, snakes are said to bring good luck and to ward off misfortune.

The reptile is meticulously reproduced by hand in magnificent detail: against a neutral white mother-of-pearl background, the animal appears in all its majestic splendor, crafted from Polynesian mother-of-pearl that defines its profile and the individual scales. Its eye glows with the light radiating from a 0.025-carat ruby.

This motif is framed by a total-black DLC-coated steel 44 mm-diameter case, teamed with a superb black crocodile leather strap. The understated elegance of this watch is further enhanced by the decision to accentuate the superb dark effect by choosing a turbine composed of 12 rapidly rotating black titanium blades alternately revealing the beauty of the serpent beneath.

The Turbine Snake is issued in a 99-piece numbered limited edition, equipped with the exclusive in-house P-331 double rotor movement.



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NEW AND NOTEWORTHY

Ernest Borel Launches New Styles

Ernest Borel, the makers of Ernest Borel Swiss-made watches, has introduced new designs to some of their most popular collections.

Romance

Within its popular Romance III Couples Collection. The new version is available in 2-tone rose-gold/stainless steel with diamonds on the bezel. The model styles GBR1856SD-4599 (Mens) and LBR1856SD-4599 are priced at MSRP \$2,500. They feature a Swiss-made automatic movement, and indicate the date at 6 o'clock. The cushion shape case size measures 37mm x 37mm (Gents) and 29mm x 29mm (Ladies) respectively. The Mens model features 44, the Ladies model 34 diamonds on the bezel. The open case-back reveals the elaborate polished movement. Adopting the curved corner square design, the Romance III series blends masculine with feminine, giving a new meaning to romance and elegance. The waves on the surface are said resemble the ripples of a beating heart and represent romantic feelings where the irregular circumference distribution and Indices are geometric characteristics that underscore the romance inherent in these timepieces.



Athletic Collection

The classic interpretation of the sport wristwatch model GS8203-5522 pictured and priced at \$2,740 MSRP features the Swiss-made Valjoux movement, displaying day/date indication at 3 o'clock combined with a multifunction chronograph and equipped with a speedometer indication. The case diameter measures 42mm and the open case back shows the fully finished and elaborate polished movement.



Cocktail Collection

The re-introduction of its legendary Cocktail Watch a series was that was inspired by the decorative trend in the 1920s and was regarded as a "masterpiece" when it originally launched. The chrysanthemum design on the dial consists of multiple pentagrams. In the 1940's, Ernest Borel obtained patents

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NEW AND NOTEWORTHY

for the appearance and structure of the Cocktail Watch and in 2013; the historic continuity of the Cocktail Collection is restored through this classic. Taking advantage of modern watch making technology, the needle plate is hollowed to an ultra-thin extent and through the seemingly simple rotation of the second and minute plates, a kaleidoscope effect is created, reaching out from the epicenter of the dial. Five Ladies models in different color combinations are currently available ranging from MSRP \$1,425.-, to MSRP \$1,565.-.



For more information on Ernest Borel watches call 877-566-1824 or visit www.ernestborel.ch

DIAMOND EMPOWERMENT FUND ANNOUNCES HONOREES FOR 3RD ANNUAL "GOOD AWARDS"

Forevermark, JCK, and Fred Meyer Jewelers will be honored by the Diamond Empowerment Fund (DEF) for global leadership and making a positive difference in communities around the world at DEF's third annual GOOD Awards to be held at the Empire Penthouse Lounge at 230 Fifth in New York City on January 9th, 2014.

The formal announcement was made at the Luxury Privé's Great Gatsby-themed opening cocktail reception, held at the Pierre Hotel in New York City.

The Diamond Empowerment Fund established the GOOD Awards in 2012 to recognize individuals and corporations in the diamond and jewelry industry for outstanding leadership in the areas of good corporate citizenship, sustainability, and promoting opportunity in Africa.

Stephen Lussier - CEO of Forevermark – who will accept the award on behalf of the brand - says, "We are deeply honored to receive this award as it reflects our commitment to integrity which is at the core of the Forevermark brand promise." Forevermark is the global luxury brand launched by the De Beers group of companies in the Asian markets in 2008 and in 2011 in the United States and India.

>> Continued to Pg 38



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Wendy Brandes

Black swan Cleves ring in gold and black diamonds is a tribute to the 2010 psychological thriller Black Swan, starring Natalie Portman as an unhinged ballerina. MSRP: \$9,000

Wendy Brandes
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"JCK is committed to the diamond and jewelry industry and giving back must be a priority for all those involved" says Yancy Weinrich, group vice president at JCK Events, who will be accepting the award on behalf of JCK. "The Diamond Empowerment Fund has a unique mission to educate and empower college-age youth within diamond producing countries. To be in the esteemed company of Forevermark and Fred Meyer Jewelers in receiving a Good Award in 2014, is truly a special recognition for JCK."

Peter Engel, president of Fred Meyer Jewelers, will accept the award on the retailer's behalf. He said, "Fred Meyer Jewelers is incredibly proud to be honored by the Diamond Empowerment Fund with a GOOD Award. The admirable work of the DEF – especially making a difference in the lives of young people, is a mission that Fred Meyer Jewelers strongly supports". Fred Meyer Jewelers is part of the Kroger Company umbrella of brands that has a deep commitment to sustainability and community-oriented initiatives.

Phyllis Bergman, DEF board President and CEO of Mercury Ring added, "The Diamond Empowerment Fund is very pleased to honor the exemplary achievements of these great companies".

For more information on tickets, journal ads and sponsorship packages please visit www.goodawards.org. Annual Empowerment Circle Partner Sponsors of the Diamond Empowerment Fund include Dalumi Diamonds (Swana and Golden Diamond Collection), Exelco (Tolkowsky Diamonds) Malca-Amit Secure Logistics, Leo Schachter (The Leo Diamond), Sterling Jewelers (Kay Jewelers and Jared The Galleria of Jewelry) and Tiffany & Co. For more information on joining the Empowerment Circle visit www.diamondempowerment.org. Follow them on twitter, YouTube and Facebook.

WR Cobb Online Offers Free Social Media Book

WR Cobb Online was recognized with a 2012 American Graphic Design Award by GD USA for its popular e-book, Social Media 101 – How Jewelers Can Engage and Interact More Effectively Online. This year WR Cobb is offering a follow-up to this widely popular offer called, Social Media 2.0 for Jewelers – Tips for Maximizing Your Online Efforts.

"We are thrilled to have our work and efforts to educate the jewelry industry on social media honored and excited to offer a follow-up with new insights for the jewelry retailers," said Jay Gerber, Vice President of WR Cobb Online.



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NEW AND NOTEWORTHY

"Relating to jewelry consumers through design and communication that is compelling to target consumers purchasing engagement rings is something we passionately believe and enjoy sharing with our retail partners," added Gerber. Retailers interested in the free e-book should visit www.wrcobbonline.com WR Cobb Online, a division of W.R. Cobb Company, specializes in bringing customized web technology, diamond search programs, social media programs and expertise to retailers.

To learn more visit www.wrcobbonline.com or e-mail sm@wrcobb.com This e-mail address is being protected from spambots. You need JavaScript enabled to view it for a free copy of Social Media 2.0 for Jewelers – Tips for Maximizing Your Online Efforts e-book.

IGI Introduces Diamond Grading Reports in Spanish & Portuguese

The International Gemological Institute (IGI) has announced the expansion of its diamond report series to include Spanish and Portuguese language options.

As the Hispanic and Latino markets for jewelry continue to grow, IGI felt it vital to ensure that grading reports are available in bilingual formats. IGI is currently the only major worldwide gemological lab to present these specific offerings. As a testament to IGI's efforts, recent studies have identified the Hispanic and Latino demographics as key markets for jewelry. Specifically, despite Brazil's current economic doldrums, industry analysts have seen an increase in consumer purchasing power and expect its economy to show positive performance in the coming years.

According to the Jewelry Consumer Opinion Council (JCOC), the overall estimate of the Hispanic jewelry market is approximately \$8 billion a year, and Spanish-language cable network, Univision, led ratings for the number one spot on primetime television in the month of July – also speaking to the domestic growth of the Hispanic population. "Taking into account the current and impending jewelry market growth among Hispanics and Latinos, we saw an opportunity to provide an essential service," said IGI President and CEO Jerry Ehrenwald.

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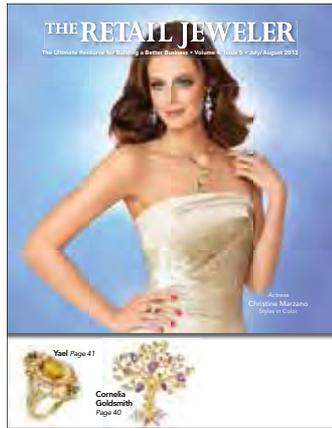
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NEW AND NOTEWORTHY

"We are thrilled to equip retailers and consumers alike with the necessary tools to understand their reports and the respective diamond quality." Essentially a statement attesting to the authenticity of a diamond, IGI diamond reports provide reliable and accurate information on the diamond's identity and grade based on the internationally recognized system. As with all IGI diamond series offerings, the bilingual options will include a full-page report, diamond diagram and details on the stone's characteristics, as per the one internationally accepted system for diamond grading.

Rio Grande Calls for Entries for 2014 Saul Bell Design Award Competition

Rio Grande has issued the call for entries for the 2014 Saul Bell Design Award Competition. The competition, now in its 14th year, recognizes innovation and distinction in jewelry design. It encourages designers to push the limits of their imaginations as they create an original piece of jewelry art in any of seven categories.

A new alternative metals/materials category has been added to the 2014 competition in recognition of the work jewelers are doing with non-precious metals and materials. Designers in this category may use any non-traditional metal or material not covered in another category, including base metals, reactive metals, resin, glass, wood, found objects and textiles.

The seven categories in the 2014 competition are: silver/Argentium® Silver, gold/platinum, metal clay, hollowware/art objects, enamel, alternative metals/materials and emerging jewelry artist. The emerging jewelry artist category of the competition is open to designers who are 18 years of age and younger by August 1, 2013.

One of the jewelry industry's leading vehicles of recognition, the competition challenges designers to create a piece that pushes the boundaries of their abilities. "There is no higher incentive to challenge us as designers than the Saul Bell awards," says Ryan Roberts, the Grand prizewinner of the 2013 award

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Keynote speaker Kit Yarrow, Ph.D., author of the bestselling book "Gen BuY" (Jossey-Bass/Wiley, 2009) spoke about how teens, tweens and twenty-somethings are revolutionizing retail. "The single largest generation of consumers is entering the bridal market," said Leading Jewelers Guild Board Chairman, Nate Morgan (Morgan Jewelers, Salt Lake City, UT), "We need to know how to connect with them!" Yarrow, in a separate presentation to the parallel Supervisor Seminar spoke on hiring, training and working with Gen Y employees.

Other presentations included "Running a Boutique Operation" by Tobey, Sean and Cohen Ritchie (Harry Ritchie's Jewelers, Eugene, OR), "GCAL Certification" by Dan Lustig (Lustig Jewelers, Vernon Hills, IL), "Chauffeur-driven Limo for Our Customers" by Jeff Weiss (Glennpeter Jewelers), and "Award Winning TV Ads" by Tony Prater and Allen Easterling (Jensen Jewelers, Twin Falls, ID). Company presentations from select existing members included Kux Jewelers (Laurel, MS) and Sather's Leading Jewelers (Ft. Collins, CO). "The more we share our strengths, the better we can help one another develop as individual businesses," said Leading Jewelers Guild Vice President, Michael Simmons (Simmons & Clark Jewelers, Detroit, MI), "and our group becomes stronger in the process!" The concurrent Supervisor Seminar gives supervisors and managers at member companies a chance to connect with and learn from their peers.

Embedded in the five day meeting was a two day vendor show where 59 select vendors were invited to exhibit their lines and services. These included key Leading Jewelers Guild suppliers for the group's upcoming fall catalog program, as well as a number of new vendors including: Ashi Diamond, Frederick Goldman, Hearts on Fire, Lili Diamonds, Ofer Mizrahi Diamonds, Shenuj, The Sylvie Collection and WLXT. "With great fanfare we've unveiled our new Preferred Vendor designation," said Leading Jewelers Guild Executive Director James "Jimmy" West, "this clearly identifies our top-tier vendors, highlights their discount offers and removes all exclusions and fine print."

The meeting's 'grand finale' address was presented by John Goodman (Pareto Marketing) entitled 'Diamonds in your own back yard.' "Your customers actually pay you twice!" said Goodman, "Once in dollars, and again with the transaction data they leave with you. The key is this: how to turn this data into marketing action." Members rolled up their sleeves as Goodman backed up his theories, driven by the 80/20 rule, with spreadsheets illustrating case studies.

in the gold/platinum category. "Knowing that your piece must show the judges something new and innovative forces us to push ourselves outside our comfort zones and do something we've never done before." Winning designers are recognized at a gala dinner and their pieces will be promoted within the industry. "I encourage every jeweler I know to enter," says Robin Waynee, the 2012 grand prizewinner in the gold/platinum category. "My award has been very beneficial within the industry. It has opened so many doors for me that wouldn't be available otherwise."

Initial design concepts are due September 27. Finalists will be notified by early November and must submit completed pieces by January 31, 2014. Emerging jewelry artists must submit their initial design concepts by November 29. Detailed information about categories, deadlines and entry guidelines is available at saulbellaward.com.

Leading Jewelers Guild Recap

Members of Leading Jewelers Guild, a prestigious member-owned jewelry organization of independent retailers, assembled at the newly reconfigured Island Hotel in Newport Beach for their 55th annual July Meeting and Show from July 13 to 17. "This year we actually cut back the number of vendors invited, and our show sold out in record time," said Leading Jewelers Guild President, Josh Halpern (Albert's Jewelers, Shererville, IN) "I've never seen so much excitement on the show floor."



Holiday Gift Guide

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Members, vendors, staff and their families relaxed together at the outdoor Member/Vendor Party, held at Island Hotel's new Cabana Terrace. Included were Leading Jewelers Guild's annual awards presentations. Sushil Choksey of Sandeep Diamond (NYC) received the 2012 Vendor of the Year award for outstanding product selection and customer service. Elise Kreisberg (Greenberg's Jewelers, Sioux City, IA) received the 2012 Leader of the Year, for outstanding leadership as President, Chairperson of the Board and a member of the Operations Committee.

Leading Jewelers Guild is a strategic alliance of independent, family-owned jewelers that develops competitive advantages for its members; it is 100% member owned. Leading Jewelers Guild is an invaluable merchandising, marketing, catalog advertising and production resource dedicated to the overall business needs of their member companies. Leading Jewelers Guild currently comprised of 40 member companies in the USA plus one jeweler in Scotland, representing approximately 150 retail locations. For more information contact James "Jimmy" West, Executive Director at 310-216-9106.

Free 24K Rose Holiday Ornament Clinched \$40k Sale for Jeweler

Five years ago the 24 Karat Rose Company introduced a Holiday Hug program of 24K gold plated ornaments for jewelers to give as a thank you to their customers. From the beginning this token gesture struck a cord with the consumers and jewelers reported excellent feedback and unexpected sales.

Prior to Christmas last year Grant Bair of Grant Custom Jewelers in Sedona Arizona signed up for the program for the first time giving the Holly Leaves. In a note to 24 Karat Rose Bair exclaimed, "...I had been working with two sizable sales with two of my customers for the last year involving a \$23,000 diamond bracelet and the other a \$17,000 sapphire-diamond



Previous five ornaments

necklace. Both customers couldn't seem to decide if or when they would commit. After they received their ornaments both sales were closed immediately. The customer purchasing the necklace even went so far as to send me a thank you card and a "hug" when she came to pick up the necklace... Another came in only to thank us for the ornament and ended up spending nearly \$800 at the same time! We received numerous phone calls and thank you cards and were still hearing appreciation after the holidays. To me and my staff those responses made our day..."



2013 Ornament, Sand Dollar.

For information on the Holiday Hug program call 24 Karat Rose Co at 952-476-2434.

Charles & Colvard Names Kyle Macemore CFO

The Charles & Colvard, Ltd. (NASDAQ: CTHR) board of directors announced today that Kyle Macemore has been appointed senior vice president, chief financial officer and treasurer of the company. Macemore will be responsible for overseeing corporate finances and assisting in investor relations to grow and strengthen the company. Mr. Macemore replaces Timothy L. Krist, who is no longer with the company.

"The board and executive team at Charles & Colvard all agreed that Kyle is an excellent fit based on his eighteen years of finance and accounting experience, coupled with his sound perspective when making key business decisions," said Randy N. McCullough, CEO at Charles & Colvard. "We strongly believe that he is the best financial officer to lead Charles & Colvard through its next phase of growth."

"I am highly impressed with the growth that the Charles & Colvard team is creating for the company, and excited to take part in adding business and shareholder value in my new role," explained Macemore. "I am also thrilled to join the company as it expands market share of the moissanite gemstone while educating consumers and investors on the product's value."



Holiday Gift Guide



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NEW AND NOTEWORTHY

Throughout his career, Macemore has successfully held various leadership positions in finance and investor relations. Prior to joining Charles & Colvard, he served as the vice president and chief financial officer of Global Signaling Solutions for Tekelec, a telecommunication solutions company that enables service providers to manage and monetize mobile data traffic. Macemore was responsible for businesses with annual revenues of hundreds of millions of dollars and customers in over 100 countries. Macemore also served as chief financial officer of the Americas Storage Division for IBM. He received his MBA from the Fuqua School of Business at Duke University and a Masters of Accounting from the University of North Carolina at Chapel Hill.

Allison Kaufman Launches "Your Holiday Your Way"

Holiday Promotion is an important key for retail jewelers to grow their business. This season, Allison Kaufman introduced a unique and exciting marketing program that is designed to appeal to jewelers at every level.



It is "Your Holiday, Your Way!" The program is a truly customizable option with pricing that won't break a jeweler's holiday budget. Utilizing fully customizable marketing materials that include multi page catalogs, tri-folds, gate-folds, and three different size postcards. Jewelers can pick and choose from the over 60+ Concepts and 5 Covers to create a truly custom material for your store.

Here are the highlights:

- Affordability - Customized marketing starting in the price range of \$50 - \$450 as a flat cost (including design, printing and all taxes as well as shipping to your store).
- Quality - Small quantities of as little as 250 pieces are treated with the same detail as 5000. Full color, quality paper stock, excellent photography and a stunning assortment of beautiful merchandise.
- Options - From small 4x6 postcards to 20-page catalogs there is sure an option that fits your store's needs.
- Access - You have access to their marketing department, their designers and more than 70 designs. For more information call today to 800-800-8908.

GIA Awards 54 Scholarships for Fall 2013

54 students will begin their studies at GIA this fall with scholarships toward Gemology and Jewelry Manufacturing Arts programs, courses and lab classes. For the first time, a GIA student will receive the "Dr. Geoffrey Smith Scholarship," which sponsors a student who previously participated in the GIA Junior Gemologist Program™. The scholarships align with GIA's goals of providing quality education in gemology and jewelry to the trade and aspiring professionals.

Recipients are eligible to participate in distance education eLearning courses and for classes at campuses in Bangkok, Carlsbad, Hong Kong, London, Mumbai, New York and Taiwan; and at the GIA branch in Dubai. GIA's Junior Gemologist class introduces gemology to fourth through 12th graders and meets U.S. curriculum guidelines. Dr. Smith is a long-time GIA volunteer who created the fund as an incentive for Junior Gemologist students passionate about gemology to consider it as a career path.

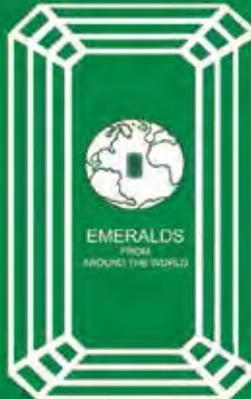
During GIA's bi-yearly scholarship application period, students can apply for all scholarships online and indicate an interest in a broad spectrum of courses, ranging from lab and jewelry manufacturing arts to those that go toward a Graduate Gemologist diploma. GIA is now accepting scholarship applications for its 2014 Gemology and Jewelry Manufacturing Arts programs, courses and lab classes. U.S. scholarship highlights include:

- The GIA Scholarship for U.S. Veterans will award three scholarships of up to \$1,500 each
- GIA will award two full scholarships of up to \$17,850 each for the new on-campus Jewelry Design & Technology program
- GIA will award two full scholarships of up to \$21,089 each for the on-campus Graduate Gemologist program
- GIA will award one full scholarship of up to \$19,260 for the new on-campus Graduate Jeweler program
- Two scholarships will be offered in honor of Richard T. Liddicoat, former GIA president considered the "Father of Modern Gemology." One full scholarship for the on-campus Graduate Gemologist program (up to \$21,089), and another toward the eLearning Graduate Gemologist program (up to \$9,000)

Applications will be available through Oct. 31 on the Institute's website. Additional scholarship details are available here. For more information, call (760) 603-4131 or email scholarship@gia.edu.



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NEW AND NOTEWORTHY

Jewelers 24 Karat Club of Southern California to Honor Fredric H. Rubel and Vatche Fronjian

The Jewelers 24 Karat Club of Southern California and its board of directors have announced that Fredric H. Rubel of Fredric H. Rubel Jewelers and Vatche Fronjian of True Knots will both be honored with the prestigious "Excellence in Service Award" at The Club's 69th Annual Dinner Dance and Gala on Saturday, October 12, 2013. This year's exclusive event will be held at the SLS Hotel at Beverly Hills, a new venue for the Gala. The award has been presented annually to deserving jewelers since 1998 and is bestowed upon those whom exemplify the values of the 24 Karat Club: social responsibility, integrity and honor, as well as someone who has made a significant contribution to the industry. "We are honored to present this year's 'Excellence in Service Awards' to Fredric H. Rubel of Fredric H. Rubel Jewelers and Vatche Fronjian of True Knots," says Rossana Aguilar, 24 Karat Club President. "These individuals are pillars in the jewelry community and deserve to be recognized for their exceptional leadership, dedication and outstanding contributions to our industry."

Fredric H. Rubel

In 1928, Fredric's parents, Barney and Rose Rubel, started the family retail business in San Bernardino, CA. Upon graduating from UC Berkeley, Fredric joined the business with a vision to set his family jewelry business apart, gradually moving all the non-luxury items out of the store, focusing on items such as fine jewelry, crystal, silver and porcelain. While raising three children and running his retail business, Frederic received his Graduate Gemologist Degree through Gemological Institute of America's (GIA) online course program. He became a member of American Gem Society (AGS), holds the title, Graduate Gemologist Appraiser, and was president of the AGS Southern California Guild. Fredric H. Rubel Jewelers expanded to two locations and now employs seven Certified Gemologist Appraisers and Certified Gemologists.

From 1972 to 2004, Frederic opened several stores in Southern California including their location in Laguna Beach, CA where he and his family currently reside. His sons, David and Gary, now run the two remaining incredibly successful, upscale stores, located in Laguna Beach and Mission Viejo, two of Southern California's premier Orange County areas. Like their father, they continue to be on the cutting edge of design, jewelry and integrity. They carry many brands including, but not limited to, Rolex, the Lazare Diamond, David Yurman, Roberto Coin, Penny Preville, Michael B., Aaron Basha, JFA Designs, and Lladro.

Vatche Fronjian

For over 33 years, Vatche Fronjian has led the jewelry manufacturing industry through his innovative techniques and devotion to the art of jewelry design and manufacturing. His career in jewelry began in 1977 after moving to the United States, and completing an apprenticeship under a well-known and well-respected jeweler. Fronjian moved to Los Angeles where he worked as a bench jeweler repairing jewelry, while simultaneously educating himself and searching for opportunities to volunteer and learn more about the industry. By the age of only 23, Fronjian established his own manufacturing company, My Way Jewelry Co., Inc. He also designs and manufactures bridal jewelry for private labels, as well as his own award-winning brand, TRUE KNOTS, and has served on the boards of many trade organizations. Fronjian has been recognized with awards and by the press for his designs and his dedication to the jewelry industry.

The Dinner Dance and Gala will be held at the SLS Hotel at Beverly Hills, located one block from the Beverly Center and just a few blocks from the sparkling storefronts of Rodeo Drive and The Grove. SLS Hotel at Beverly Hills is perfectly positioned at the crossroads of Beverly Hills luxury and Los Angeles style. Each of the 297 Philippe Starck-designed guest rooms and suites are at once ultra-modern and classically elegant. The event will feature extraordinary cuisine by SLS's culinary director, Chef José Andrés. In 2011, the James Beard Foundation and one of Time Magazine's 100 Most Influential People named Chef Andrés "Outstanding Chef" in 2012. He is recognized globally for his creative and unforgettable dining experiences.

For tickets and sponsorship information, please contact Marlowe Sutton at info@jewelers24karatclub.com or call (310) 741-3646.

NAJA Offers Scholarship for Gemology Students

The National Association of Jewelry Appraisers (NAJA) is pleased to announce that it will award an Appraisal Conference Scholarship to a deserving gemology student. NAJA invites GIA, FGA, FGAA, FGG, FCGmA, RGA students to apply for this scholarship for the 41st Annual ACE© It Winter Educational Conference scheduled on February 2 – 3, 2014 in Tucson AZ.

Applications can be obtained through the NAJA website, www.NAJAappraisers.com, or by a faxed request to NAJA headquarters at 718.997.9057. Deadline for submission is November 1, 2013 and the final selection by the NAJA Scholarship Advisory Board will be announced Dec. 1, 2013.

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