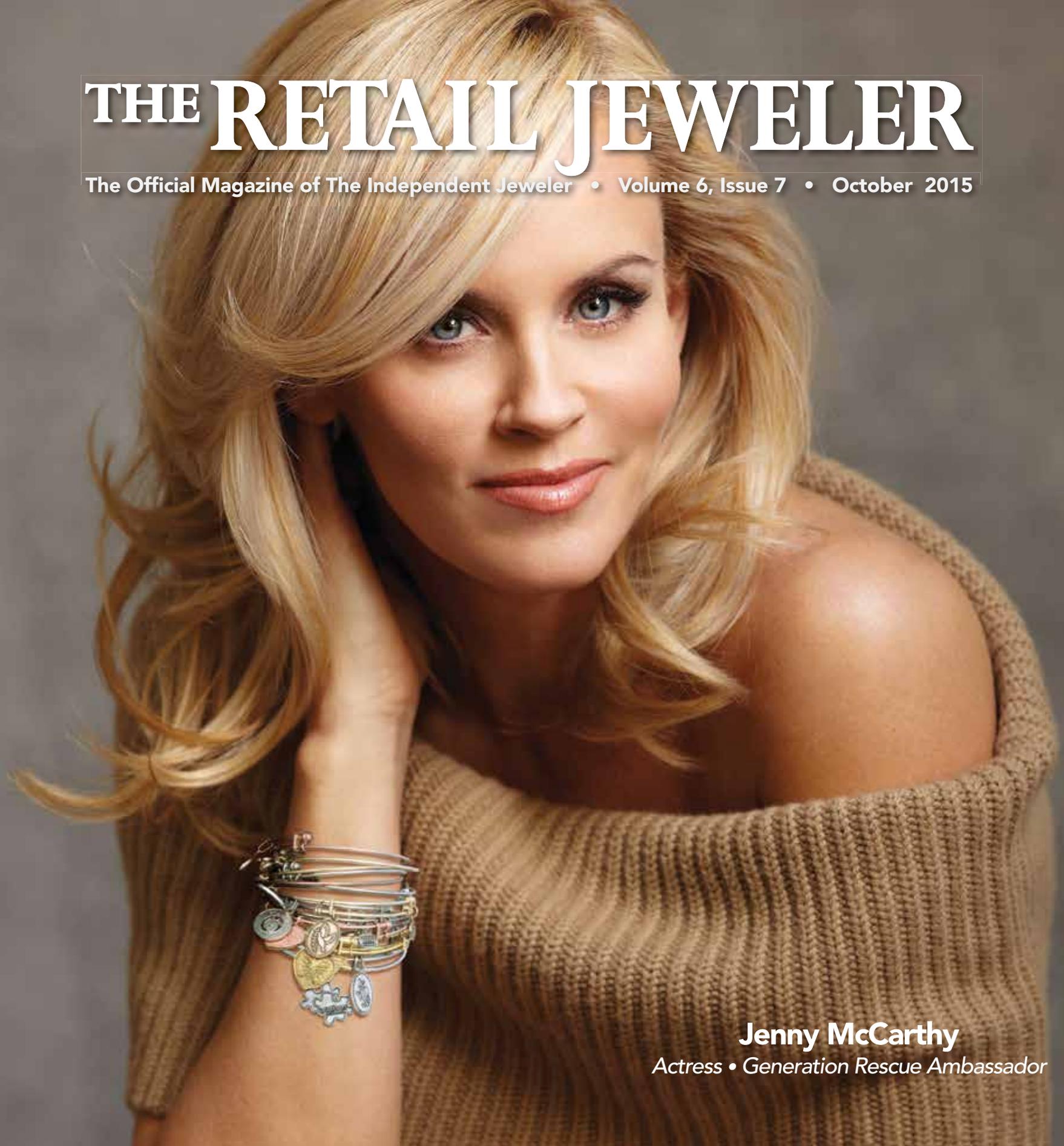


# THE RETAIL JEWELER

The Official Magazine of The Independent Jeweler • Volume 6, Issue 7 • October 2015



**Jenny McCarthy**

*Actress • Generation Rescue Ambassador*

**Beverly K**  
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**Yael Designs**  
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**COVER:** Actress Jenny McCarthy, Generation Rescue Ambassador wears Royal Chain's Angelica Bracelet. A percentage of the sale of each bracelet is donated to the organization to help children with autism. Read more on Page 58. For more information visit [www.generationrescue.org](http://www.generationrescue.org). For information about Angelica Bracelets call Royal Chain at 888-622-0960.

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# Belle Étoile®



# MARKETING MYOPIA – THE DIAMOND VERSION

By Frank Dallahan



In 1960, the Harvard Business Review published a landmark paper written by Theodore Levitt entitled “Marketing Myopia.”

The first few sentences of the paper are appropriate, useful and instructive to those of us in the jewelry industry as we witness first hand the difficulties of the diamond business over the past few years. Read on:

*“Every major industry was once a growth industry. But some that are now riding a wave of growth enthusiasm are very much in the shadow of decline. Others, which are thought of as seasoned growth industries, have actually stopped growing. In every case the reason growth is threatened, slowed, or stopped is not because the market is saturated. It is because there has been a failure of management.”*

The Levitt goes on to provide an example of management failure by citing the railroad industry. He wrote:

*“The railroads stopped growing not because the need for passenger and freight transportation declined. That grew. The railroads are in trouble [still] today not because the need was filled by others (cars, trucks, airplanes, even telephones), but because it was not filled by the railroads themselves. They let others take away customers away from them because they assumed themselves to be in the railroad business rather than the transportation business.”*

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## MARKETING MYOPIA – THE DIAMOND VERSION



A few weeks ago I attended the SJTA Trade Show in Atlanta. It is a show I have attended for many years. I like the size and scope of the show. It is manageable show. On the last day of the show I met Rick Arneman and Louis Schulz for one of those hallway conversations so common in the business. The talk turned to the state of the diamond business and how it had changed over the past five or six years.

The frequently written about Millennials were cited as a prime example of why and how the diamond market seems to have faded. The growth of Internet selling with Blue Nile cited as an obvious example.

The final point of discussion was the decision by DeBeers to cease the generic promotion of diamonds about the same time the diamond business started to go off the tracks.

Rick Arneman related the story of milk producers feeling the competitive incursion of soft drinks, decided it was time to do something to reverse the decline in milk consumption. The Milk Marketing Council was formed and they creatively developed the "Got Milk" campaign. The campaign was launched and it resulted in stopping the decline of milk consumption.

Rick's story reminded me of the Marketing Myopia article and how closely the fortunes of the jewelry industry have been affected by the fateful decision of DeBeers to cease generic advertising some years ago. DeBeers management cannot be faulted for looking at the situation where their share of market was in decline and where they were the only source that was spending anything on diamond promotion. At that time, the benefit affected the entire marketplace. Who could blame them for thinking of themselves and their profitability? It was a logical response to a situation perhaps not in tune with the firm's best interests, at least according the financial wizards of London. I remember theorizing in one of my first columns for JCK after returning from the conference DeBeers could very well stop their generic advertising. This conclusion resulted from several presentations made at the Diamond Conference held in Tel Aviv in 1997 by financial types.

It seems obvious to me now, DeBeers did indeed presume itself to be in the diamond business rather than the jewelry business. So the decision to stop advertising diamonds

generally seems to have been an intelligent move. It wasn't until the law of unintended consequences reared its ugly head and the jewelry industry began to feel the effects of the absence of roughly \$200 million annually from TV, radio, and print advertising in the US alone. The consequence of not seeing that younger couple passing the elderly couple holding hands walking through the park in TV commercial after TV commercial now seems obvious. How many times did we all hear that DeBeers music that immediately and magically transported us to a memory of one of the many lifestyle scenes celebrating an engagement, a wedding anniversary, or some other notable life event where diamonds played a significant emotional role?

We have all been complicit in the advance of the technology theory, which holds that young people are no longer interested in diamonds for engagements and weddings, for wedding anniversaries, and for other special life events. A handheld compared to a diamond ring? A computer instead of an anniversary bracelet? A car in place of a single diamond necklace? Really? I don't think so. Out of sight is out of mind and if we do not continuously remind consumers of the emotions connected with these special life events we will see interest in our products decline.

DeBeers seems to have recognized their cessation of generic advertising has had a serious negative impact on the jewelry business during the past five or six years. They have just announced a major advertising and marketing effort to launch in the fourth quarter to stimulate desire and demand for diamond jewelry. I can only hope it is the first step of a continuation program that will run for a long time.

The other diamond producers should also wake up to the impact of failing to promote diamond jewelry; there is much to gain if they do and much to lose if they do not. Alarosa, Rio Tinto, et al need to join with DeBeers and remind themselves they too are in the jewelry industry.



**Frank Dallahan**

co-publisher of The Retail Jeweler  
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# HOW TO DO LESS AND MAKE MORE MONEY

By David Brown

The German army used to have important criteria for grading their officers. They divided them into 4 different categories

- Hard working yet incompetent
- Hard working and competent
- Lazy and incompetent
- Lazy and competent

## WHICH DO YOU THINK WAS THE MOST VALUABLE?

The first category was a danger to themselves and the men around them and was moved sideways at the first opportunity. The second was highly rated and made for good field commanders. The 3rd was of no use, although not as dangerous as the first category who made more work for those around them. Interestingly it was the 4th category that they most valued and earmarked for future high officer within the ranks of the generals.

Hard working yet incompetent	A danger to themselves and the men around them and was moved sideways at the first opportunity
Hard working and competent	Highly rated and made for good field commanders
Lazy and incompetent	No use, although not as dangerous as the first category
<b>Lazy and competent</b>	<b>Most valued and earmarked for future high officer</b>

## WHY?

Laziness was sought after as in a competent person it generally meant that they had a great ability to get their work done through leveraging the resources of others – far more effective than the hardworking officers who tended to do everything themselves but overall get less done.

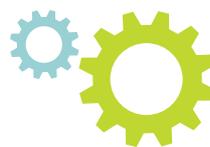
Many store owners fall into the second category – working themselves into a state of exhaustion by taking on too much themselves; in many cases not valuing the talents and resources of those around them, and certainly not using them to their full effect.



Being lazy is a far more effective way to improve your business profit. Getting others to do the tasks they are capable of frees you up for the bigger picture scenario that few see to get to. By focusing on this higher end value tasks your business can grow with you leading the way through the undergrowth.

The difficulty is feeling guilty. We are brought up in a society where “hard work” is highly valued – even if the work is sometimes pointless and unnecessary it’s important to be busy and to be seen to be working hard, isn’t it?

That depends on whether you are more concerned about appearances or having your business serve a greater purpose for yourself and others.



## SO HOW DO YOU DO IT?

The starting point is to keep a timesheet of everything you deal with. You might like to ask your CPA for this as many keep client time records for billing and may still use a manual timesheet to do this. With that at your site you need to take note of what you do during the day. Keep this up for a period of one week then sit down and look at the results.

The outcomes will be surprising. You probably won’t realize just how you spend your time until you look back at it. Chances are you will be able to break your tasks down into a few separate categories.

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# HOW TO DO LESS AND MAKE MORE MONEY



Being lazy is a far more effective way to improve your business profit



The starting point is to keep a timesheet of everything you deal with



The first rule to “being lazy” with your time is to take control of managing it.



Chances are interruptions will play the biggest part in preventing you being productive and that customer interruptions will be at the head of the list. Now that comes back to accessibility. Many store owners don't like to say no if a customer comes in and asks for them, and that's understandable – but the cost of you being interrupted regularly can be very high. You need to clear time where you are not accessible to customers; and you also need time to not be accessible to staff too.



This might take the form of working from home for a half day a week where you can focus on the things that drive your business forward. When you are at work say no to customer interruptions. It will be hard at first but sometimes you need to train your customers as well as your staff. How often does that situation where you are called to the counter really require you? Mrs. Jones wanting a battery is no reason to come running downstairs.

The most important person to train regarding this however is yourself. It will end when you decide it needs to end, once you give yourself permission to say no. The same is true with vendors. How many do you see without an appointment? How long do you spend with them when you do? Again look at that timesheet you kept and assess how much time you spent during the week on these interruptions.

The first rule to “being lazy” with your time is to take control of managing it. Your business profitability is directly related to how you spend your time and how much you control it. If you can't control your time you won't control your sales and expenses and your business will finish up controlling you.



**David Brown**

David Brown is President of the Edge Retail Academy, an organization devoted to the ongoing measurement and growth of jewelry store performance and profitability. For further information about the Academy's management mentoring and industry benchmarking reports contact [inquiries@edgeretailacademy.com](mailto:inquiries@edgeretailacademy.com) or Phone toll free (877) 5698657  
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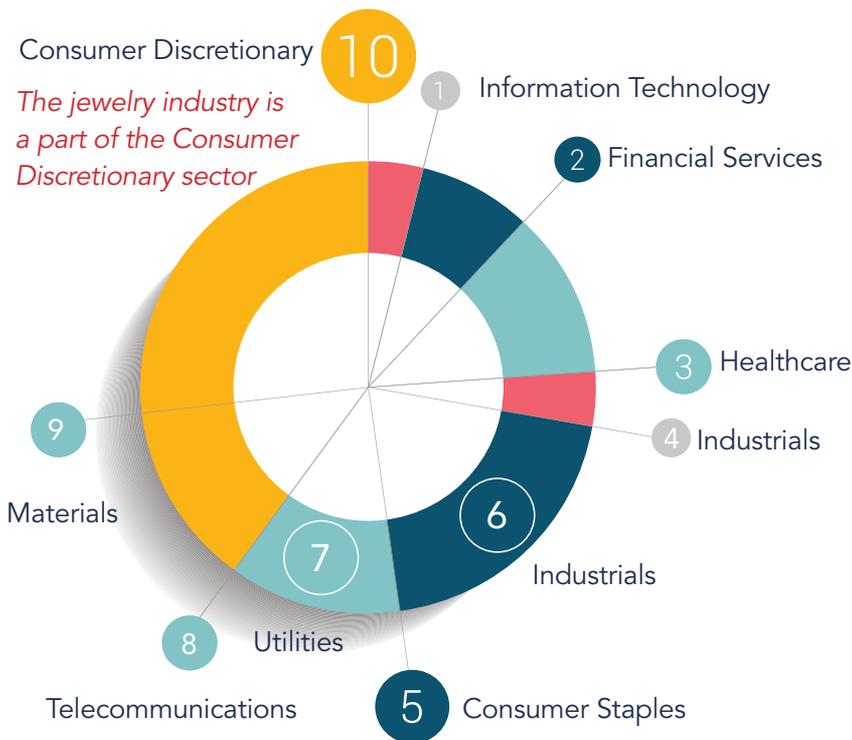
FOR ALL ITS WORTH

# What the Economy May Tell Us about the Upcoming Season

When it comes to the economy, Charles Dickens' brilliant opening paragraph of *A Tale of Two Cities* always comes to mind: "It was the best of times, it was the worst of times..." Similarly, the economy often seems to give mixed signals as to which way it is heading. When we strategize our business goals, it's helpful to understand these signals and have road signs along the way that let us know if we're on the right track. In business, these road signs often take the form of economic indicators.

For the jewelry industry, it is interesting to note the performance of the Consumer Discretionary sector. So far, 2015 has been a pretty good year for the Consumer Discretionary sector. It has well outperformed the broader market as measured by the S&P 500 index. The S&P 500, or Standard & Poor's 500, sometimes abbreviated to just S&P, is an index of 500 widely held stocks that is generally believed to represent the broad US stock market.<sup>1</sup>

Here's the backstory: The economy is divided into 10 sectors (not including real estate). Think of these like the wedges of a pie, except they are all different sizes, depending on how much they contribute to the economy. These sectors include Information Technology, Financial Services, Healthcare, Consumer Discretionary, Industrials, Consumer Staples, Energy, Utilities, Materials and Telecommunications.<sup>2</sup>



The jewelry industry is a part of the Consumer Discretionary sector, and the sub-sector of Specialty Retail.<sup>3</sup> Consumer Discretionary is the sector of the economy that includes businesses that sell nonessential goods and services, such as media companies, apparel makers, automobiles, travel and leisure, restaurants, retailers – and jewelers.<sup>4</sup> You may have a different opinion as to whether jewelry is nonessential!

Nonessentials are things consumers buy when they have extra – or discretionary – funds. This sector tends to perform better when the economy is doing well.<sup>4</sup> For example, when consumers feel more confident that the economy is robust and their jobs are secure, they tend to take more vacations and eat out more often. With more discretionary dollars circulating throughout the economy, the jewelry industry should also benefit.

Consumer confidence is also on the rise, according to the Confidence Board, a private research group. Housing optimism is strengthening, as new home sales have increased and homebuilder sentiment is upbeat.<sup>5</sup> Jobs – a key economic indicator – are strong, as unemployment is low. The price of oil is low, which feels like a tax cut to consumers, freeing up more discretionary dollars. Interest rates are also low, making large purchases, such as homes and cars, more attainable.

Growth of the economy, as indicated by GDP, or Gross Domestic Product, a measure of all goods and services produced in the US economy, has also been improving. Two-thirds of GDP is comprised of consumer spending. After a weather-beaten first quarter, second quarter GDP was revised upward to a healthy 3.7%.<sup>5</sup> These are all positive trends. To paraphrase the law of inertia, a trend in motion tends to stay in motion unless acted upon by an unbalanced force.<sup>6</sup> The unbalanced forces that could interrupt the positive momentum in the US economy are slowing global growth, China, unexpected global events, atypical stock markets, inter-connectivity of world markets, a sudden lack of liquidity in the money supply, inflation, deflation, and an increase in interest rates, to name a few.

Still, the strength in the US in GDP growth, jobs, housing, tame inflation, low interest rates, low oil price and upbeat consumer confidence, gives us cause to be cautiously optimistic about the economy. With cost containment, careful inventory control and an incisive online strategy, jewelers can be encouraged about the fast-approaching, all-important holiday Season. Our only labor of love is to convey our conviction and enthusiasm to a younger consumer that to commemorate life's priceless moments, the expenditure of discretionary dollars on magnificent, enduring fine jewelry is essential.

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**Donna M. Phelan, MBA**

Donna M. Phelan is the author of *Women, Money and Prosperity: A Sister's Perspective on How to Retire Well*. ([www.donnamphele.com](http://www.donnamphele.com)) Donna has spent 19 years at some of Wall Street's largest and most prestigious investment firms. She holds an MBA in Finance from the University of Connecticut, and provides personal finance advice to clients in twenty states coast to coast. She has been featured in USA Today, Yahoo! Finance.com, CNBC.com, NBC.com, and The Houston Chronicle, among others. Donna has lectured at conferences nationwide on a broad range of financial topics and is the author of numerous articles on investments, retirement and financial planning. Donna was formerly President of the American Association of Individual Investors (AAII) Connecticut state chapter and was active in the Financial Women's Association (FWA) in New York. She is currently a member of the South Bay Estate Planning Council in Los Angeles. Prior to working on Wall Street, Donna was Principal of a jewelry design and manufacturing company whose customers included Tiffany & Co, C. D. Peacock, and Cartier, for whom she did freelance design.

  
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## Don't Go It Alone

Business for independent jewelers can seem overwhelming. Negotiating leases, build-outs, insurance, personnel issues, marketing and so much more all while trying to buy and sell jewelry. The chain stores have entire departments dedicated to these functions but the independent has to go it alone... or do they?

Many jewelers have found the answer to staying independent and having the support and programs they need to succeed through the Independent Jewelers Organization (IJO). IJO is the world's largest jewelry buying group — but so much more.

According to IJO's Director of Member Services Penny Palmer, "There are countless jewelers who may know everything there is to know about jewelry, but not necessarily about operating a business. IJO offers business courses because we feel that's every bit as important as jewelry knowledge."

The IJO conferences are held two times per year in various upscale locations throughout the USA. During the four-day conferences retail jeweler members attend seminars and workshops on material relevant to operating a successful independent store. In addition there are team clinics where members meet in small groups to discuss various challenges and share ideas. IJO retail members are from all over the U.S. and Canada in non-competing markets.

During the conference the buying room features close to 200 of the top-vendors in all categories of jewelry, loose gems, tools, packaging and more where members enjoy preferential IJO pricing. Additionally, purchases whether in the buying room or throughout the year earn members travel dollars to offset the cost of airfare and hotel rooms during the conference. There is also a Travel Reward Program – buy one, get one free – whereby members pay their way to one show, IJO pays their way to the next to the tune of two airline tickets, four hotel nights and a check for \$500-3,000, based on purchases.



General Session IJO Nashville Conference



IJO Vendor Awards Presented at the Nashville Conference



Educational Seminar at an IJO Conference



# If It's October, It Must Be Antwerp

## In 2020 Antwerp Will Celebrate 500 Years in the Diamond Industry

**W**hen we joined IJO in 2005 we were a small downtown store without sufficient showroom space or parking," says Gina Mitchell. "We had a loyal customer base, but we didn't have a niche. Today we have relocated to the custom-built store of our dreams, are known as "THE" Antwerp Diamond destination and we're also identified as "Where Oklahoma Gets Engaged." IJO has been with us each step of the way.

Bottom line, our customers want Antwerp diamonds and the proof is in the numbers – our diamond business is up over 300% in the last ten years. The IJO Antwerp Diamond Broker Program has been a game changer for us.

We go to Antwerp two to three times a year, but we are selling Antwerp Diamonds every

single day. We educate our customers – they know Antwerp is the Diamond Capital of the World – and we create a total Antwerp Diamond Experience which has contributed to this enormous change in our business. We could never have achieved this without the help of our IJO family."



Cloie, Newt & Gina Mitchell with "Ruby Jewel," Mitchell's Jewelry, Norman, OK



For information about  
IJO membership go to  
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# Don't Go It Alone

## • Antwerp Diamond Buying Trip

Imagine traveling to Antwerp, the diamond capital of the world, to buy diamonds direct from the cutters. There are other diamond markets around the world, but in 2020 Antwerp will celebrate 500 years as “the” diamond center. IJO makes it easy and affordable with organized trips twice a year. Marketing support is provided to help promote before and after you go. This valuable program establishes your store as the Antwerp diamond store in your market. Believe it or not this program has nothing to do with the cost of diamonds, and you are able to make diamond sales you would not have made without the program.

IJO offers Antwerp side trips so members can see more of the world, including Paris, London, Rome, Arezzo, Florence, Prague, the Greek Isles, Dublin, Budapest – just to name a few. There are also separate trips to the Far East, South Africa and Brazil.



Kay & David Cowell, Anderson Jewelers, Taylorville, IL and Eddy Katz of Diamstones in Antwerp



Lou DeSimone of Cellini Design Jewelers, Orange, CT inspecting a Diamond in Antwerp

## • The IJO Business College

Held each year in May and November, this program is open to a maximum of five stores per session for an intense analysis of your business – the look of your store, your employees, your inventory, your ROI, your costs of doing business and your bottom line. Upon your return, recommendations are made to help you operate more profitably. You pay for your transportation to Connecticut and two nights at the hotel -- the cost of this comprehensive program is free. This program has had a major impact on hundreds of IJO members' stores.

## • Personal Store Visits

Chip Terry, a successful former IJO member, will spend two to three days at your store, basically bringing the IJO Business College to you. He will shop your competition, and do a comprehensive evaluation of your store layout and color scheme, inventory, personnel, financial statements and overall operations. He will then send a letter with suggestions that will help make your store more profitable. IJO picks up a portion of his fee.

## • The IJO “Indy” Channel

Once you become a member of IJO you are no longer “going it alone” – you have access to the ideas, expertise and advice of more than 800 non-competing retailers, as well as participating vendors, 24 hours a day on the IJO Discussion Channel. In addition to a Business Discussion Channel, IJO also provides To Buy, To Sell, Fast Sellers, Good News, Social and Stores For Sale Channels. In most cases responses to posts are made within minutes.

“If I want to be a \$500K store, then it's okay to be around jewelers in another group who do \$500K and duplicate their ideas. If I want to grow to a \$5 million store then I must associate with IJO people who think bigger than me. I can choose to associate with jewelers who enter into discussions about moving watch batteries from \$9 to \$10 or I can choose to associate with big picture thinkers who double their business every five years through innovation. IJO helps us think bigger.”

– John Laughter,  
John Laughter Jewelers





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# Don't Go It Alone

- **IJO National Branding Campaign**

This program was created in 2004 to make the term “Master IJO Jeweler” a household name with the purpose of preventing our members from being “swallowed up” by the big chain stores, similar to what happened to independent hardware stores when Home Depot came on the scene. It focuses on the values of integrity, honesty, quality and trust. IJO invested a great deal of money in the early phases with national advertising, and now focuses on IJO members advertising on the local level. By using the IJO logo and tagline in their advertising, IJO members receive up to \$500 in co-op money annually. IJO suppliers have provided a number of exclusive pieces which members can advertise in their market areas with all the tools we supply.

The IJO provides its members with a broad range of support materials for use throughout the year. Here are just some highlights

## IJO Jeweler 12-Month Marketing Plan

Penny Palmer says, “It’s critically important to have a plan, and it’s something all store owners must learn. If you want to increase sales for the upcoming year by X amount of dollars, you must set goals for each and every month to achieve that increase. You can’t operate by the ‘seat of your pants!’”

This Master IJO Jeweler Marketing Plan was developed as a powerful, ongoing tool to help IJO members become more successful. There is a wealth of information from successful IJO jewelers that can be adapted to your individual store and market. The Marketing Plan includes:

- **Sections on budgets**
- **“How To” on specific advertising vehicles, event planning and specific individual events.**
- **With this plan you will learn how to create a sales forecast, establish an advertising budget and coordinate it with promotional plans.**

- **Proven Promotions that Work**

Promotions that work provides various proven promotions provided by other IJO members. They are all great traffic builders, image enhancing and sales increasing promotions. Palmer states, “It doesn’t always have to be a sale. When you’re working on your 12-month marketing plan and need something to bring in more traffic to reach your goals during a particular month that’s typically slow, these promotions are the perfect answer. And they’re free!”

- **Exclusive Merchandise**

IJO offers a lovely selection of merchandise that is only available to IJO members and backed by a large assortment of support material. All pieces are selected by IJO members annually from more than 100 submissions from IJO suppliers.

- **Image Library**

This is a collection of images direct from IJO suppliers to help members effortlessly create their own advertising. IJO offers a variety of customizable ad slicks with images for use in print ads, billboards, websites, newsletters, Facebook and other social media.

- **TV & Radio Commercials**

IJO has been providing members with a large selection of first-class, personalized, high-quality, extremely effective commercials and infomercials for 23 years, at a very reasonable

“I just want you to know that IJO has saved our business.”

– Bill Howard,  
J. Howard Jewelry

“My father, Mark and I had a wonderful time at the conference and were both amazed at all the knowledge, education and resources available to the independent jeweler. I want to say thank you, because you gave me and my father an invaluable thing. And that is HOPE. Hope for the future, hope for a better business and a better life. You and the IJO gave us that hope that we can do this. We’re so excited about all the resources available and we walked away with a wealth of knowledge.”

– New member Jason Mongillo,  
Mongillo Jewelers



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# Don't Go It Alone

price. Commercials include jewelry from their IJO suppliers and are based on upcoming holidays or services offered by the store, including the Antwerp Diamond Broker Program. Filming is available right at IJO conferences and in Antwerp for the convenience of members.

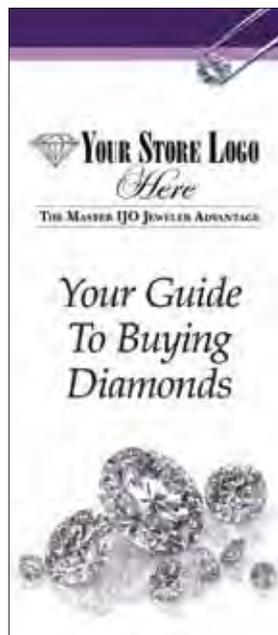
- **Trunk Show Program**

IJO's Trunk Show Program is a great opportunity for members to create traffic and display design and product diversity without a huge merchandise buy. These exciting 3-day, in-store, themed events are sponsored by a variety of participating IJO vendors. Promotional materials include direct mail postcards and TV commercials.

- **4Cs Guide to Buying Diamonds**

IJO members wanted something first-class as a handout for their customers, and for each one to produce it individually would be cost-prohibitive. IJO takes care of the printing and the cost per piece is very affordable.

This guide provides a wealth of information for your customers and it establishes your store as the place to shop for diamonds. No customer should leave your store without one in hand. Whether they are purchasing diamond jewelry today or not, it's quite possible they will be making that diamond purchase in the near future and when it's time... they'll think of you and your store! This fabulous "store personalized" full color tri-fold brochure is imprinted with your store logo, store photo, address, phone, website and IJO offers you an entire personalized panel to add a write-up about you and your store. The 4Cs Guide comes complete with counter card and acrylic display.



IJO Consumer Diamond Buying Guide

- **Consumer Calendar**

The IJO Consumer calendar is a thoughtful thank you gift for your customers. IJO's Calendar is designed specifically to remind customers of you and your store on a daily, weekly, and monthly basis.

Each month, an elegant image of exquisite, exclusive designs from IJO vendors is showcased, prompting monthly gift ideas. Monthly birthstones are colorfully displayed with gift giving occasions highlighted so no one misses an opportunity to give a gift of fine jewelry.



IJO 2015 Jewelers Calendar

The back panel offers brief 4Cs of Diamond Buying, an Anniversary Gift Guide and a Holiday Wish List Reminder to visit and register at your store. Most importantly, your store name and pertinent store information appear prominently across the bottom!

“There is really only one reason you should join IJO – to make you a more successful jeweler. We have been members of IJO for more than 30 years and it has helped transform our business from a small mom and pop store to the jeweler to go to for quality in our communities. IJO played a huge role in the tremendous growth we have experienced since we joined.

*Belonging to IJO is all about family – as you can see we are working on the fourth generation. Over the years we have met some of the greatest jewelers in our industry who have become some of our best friends, as well as invaluable consultants.*

*IJO gives us the opportunity to travel to Antwerp to see the real heart of the diamond business and become the “Diamond Experts” in our area. Twice a year we meet with some of the best vendors in the jewelry industry, attend team clinics to exchange great ideas, and get to visit parts of the country we probably would never have had the occasion to visit.*

*If you want to make yourself and your store the “Jeweler To Go To” in your community, I encourage you to become part of the IJO family. ”*

*Orin & Tina Mazzoni, Antoinette (Mazzoni) Kramar and Tessadora Orin Jewelers, Garden City & Northville, Michigan*



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## BENEFICIAL ESTATE BUYERS

*Proud to be your Full Service Estate Jewelry Resource*

Beneficial Estate Buyers is the authority in estate jewelry events. With our roots in the heart of Philadelphia's storied Jewelers' Row, we travel to retailers around the country to share our passion for estate and antique jewelry.

As a full service estate jewelry company, Beneficial specializes in estate jewelry buying and selling events hosted by our retail partners. Our buying expertise and curated collection available for memo can be a resource for you year round.



### — WE BUY —

#### WE BUY FROM YOUR CUSTOMERS WE BUY YOUR STOCK

Allow us to make an offer on your customers' unloved pieces.

Whether your client has one piece or a large estate, contact us for an immediate quote. We purchase diamonds, fine jewelry, silver flatware and hollowware, and US Coins.

We welcome you to sell us your aged inventory. Sell your contemporary, designer, and estate jewelry to Beneficial to free your capital and case space for fresh merchandise.



**IJO** INDEPENDENT  
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ORGANIZATION  
BRILLIANCE YOU DESERVE®



### — OUR SERVICES —

#### TRUNK SHOW SELLING EVENTS

Our trunk shows allow you to offer your customers extraordinary one-of-a-kind pieces with no upfront capital commitment. Our seasoned sales representatives educate you and your customers on the history and value of our collection.

Be sure to let your best clients know that they can't miss this event. We'll provide you with marketing materials and support leading up to your show.

#### EXCLUSIVE BUYING EVENTS

Our experienced buyers provide a safe and comfortable experience for your clients to sell their jewelry, watches, coins, and silverware. Our professionalism, expertise, and generous commission structure lead our top retailers to partner with us year in and year out.

Using our proven advertising, we position your store as the buying authority in your local market. If you're already buying, our events can boost your buying as a result of our aggressive advertising.

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# Don't Go It Alone

## • Consumer Newsletter

Jewelers rarely have the time to come up with ideas and produce an informative piece for their customers, so IJO does it for them and because they print in the hundreds of thousands, the cost is very low.

The IJO Consumer Newsletter is available as a printed four-page, full-color, quarterly printed version for mailing to your customers and/or a one-page, full color, monthly E-mail version completely ready to go; all you need to do is hit the send button!

The Newsletter features articles on sparkling diamonds, gemstone color profiles, what's hot in today's industry, and jewelry metals to arm readers with jewelry knowledge and know-how directly from you. Both versions are personalized with your store logo, photo, pertinent store information, and provide you space to customize your own column. While jewelry is always featured in each issue, the main purpose of the Newsletter is top of mind awareness.



IJO Consumer Newsletter

## • Eternal Diamond Guarantee

Offering an Eternal Diamond Guarantee (EDG) with diamond purchase will help close the sale. Providing the EDG on all diamond purchases shows you stand by your product and actually care about your customer and their purchase. IJO's Eternal Diamond Guarantee is a sincere image builder, affordable sales closing tool and provides an opportunity for future sales via the renewal policy.



IJO Eternal Diamond Guarantee

There is a true "we are family" spirit at the IJO where all members, retailers and vendors strive to help each other be the best they can be. Since no one competes in IJO, information is shared that you just won't see shared at a state association meeting. There is also a "feeling" at IJO conferences that you won't find at any other.



IJO Retailers Participating in a Team Clinic at the IJO Nashville Conference

*“We have totally transformed our store in the past 3 years, thanks to IJO. We have learned how to work smarter and not harder. I used to work 6 days a week 10 to 12 hours a day. Now I work 8 hour days, 4 days a week, except for December. Last year we were up over 25% for the year. That's following a 20% increase for 2012 and 15% increase for 2013.”*

– Dan Ingram,  
Danz Jewelers





## Don't Go It Alone

It's not all work at the IJO, particularly at the conferences, where a variety of sponsored events keep members happy throughout the day and night. From black-tie events at the Smithsonian to armadillo races in San Antonio to golf cart polo in Palm Springs, IJO creates priceless memories

- **It's Not Just About the Buying...**

IJO rewards its members with a very generous VIP Program offering meals, gifts and memorable events. This is in addition to the discounts right off invoices, the Rebate Dollars and the Travel Reward Program.



IJO Kid's Class at the Nashville Conference Led by IJO Member Retailer Jeanne Katsuro



Elite VIP Event at the Schermerhorn Symphony Center, Nashville, TN

If you're an independent jewelry retailer who wants to grow to the next level contact Penny Palmer at penny@ijo.com for more information.

“In 2010 I was feeling as if my jewelry career might be coming to an end. Sales were down, I had 3 straight years in the red, the bank was visiting monthly and I thought I would be a statistic soon. Very soon. I had been trying to join IJO for years but was not eligible. In June of 2010 I received a call from Penny Palmer letting me know if I still wanted to join I could, and seconds later I committed. A week later I attended my first show, went to the classes and was blown away by the simple things I learned that would help my business. I soon found a family of friends and influential people in our industry. That fall I attended the IJO Business College. From 2010-2011 sales increased 31% with a net profit of 3% – something I hadn't seen in years. Over the next few years I have seen our sales increase, but now it was time to make money. In 2013 our net profit was up 50%, this year-to-date we are at an 8% net profit and our goal is 10%. In 2011 we ventured into the Antwerp program because I wanted to see how much it could help my diamond sales. In the first year our diamond sales increased 50%, we have steadily seen a growth in our bridal sales and have recently added our 3rd bridal line. The classes and the ideas we pick up daily have helped us become a leader in our industry and in our area. The Team Clinics bring new ideas regularly and the seminars bring new training and technology to our industry. I'm excited to see what is next and feel confident in knowing IJO has been a mentor, a guide, and a family.”

– Seth Shipley,

Shipley Jewelers, Hampstead, MD



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- Utilizes a convenient viewing screen instead of a traditional microscope
- 2 year warranty (flash lamp included)



ITEM# MODEL 500 830-1005 MODEL 800 830-1006 MODEL 1200 830-1007

## Aquaflame Torch Systems

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- Model 500: ideal for soldering Silver, Gold, Stainless Steel and some Titanium Alloys.
- Models 800/1200: ideal for the above metals plus Platinum. Additional operators can be added.
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- Produces a clean, environmentally friendly flame
- 3 year warranty



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# ARE YOU BEING CASED?

By David Sexton



## How To Tell And How To Record Suspicious Incidents

Most crimes committed against jewelers are preceded by some degree of surveillance, or 'casing'. Casing is a study of your business with the intent to commit a crime. Criminals want to find out as much information as possible about every aspect your business, such as your opening and closing procedures, your store layout, as well as your security and staffing. Sometimes casing takes place immediately before a loss, not giving the jeweler anytime to react. Other times, casing can be conducted over a series of days, weeks and even months prior to the planned attack.

What can a jeweler do to effectively deter criminals who may be in the process of actively casing their operation? You want to send a powerful message to would-be-criminals casing your store that you and your staff consistently observe and follow sound security procedures that will complicate any robbery attempt. Although you cannot completely eliminate a potential robbery from occurring you can work toward mitigating your potential exposure to this kind of loss.

- Avoid being predictable with regard to your daily observable staffing schedule whenever possible. Simple changes such as varying the break schedules of your associates to avoid periods of light showroom staffing can help discourage criminal attacks.
- Whenever you or your associates leave the store, whether to run an errand during the business day or when closing for the evening, you and your team should be trained to be highly alert to any suspicious individuals and vehicles that are observed. It is essential that you and your associates remain alert to the possibility that anyone could be following you from the store. But how do you identify a suspicious individual?



## Identifying the suspicious incident

After a robbery has occurred associates can frequently recall suspicious individuals who may have been observed in the store prior to the loss. Following a robbery, associates time and time again, recollect individuals who displayed certain curious characteristics and behaviors that may have indicated that someone was about to commit a crime. When associates have a feeling that something about the individual is not right, it is important to trust their instincts accordingly.



Here are 10 red flags to watch out for with regard to suspicious behavior:

- Is the person talking on a cell phone?
- Is the person wearing sunglasses?
- Is the person wearing a hat pulled low or a hoodie?
- Is the person wearing inappropriate clothing for the season?
- Are three or more people entering the store together?
- Is the person putting large or bulky items on the showcase or presentation pads, mirrors or other items on the showcase?
- Is the person asking unusual questions, particularly about security, hours or schedules, or looking with unusual interest at your cameras or security equipment?
- Is the person asking to see the "most expensive" watch or jewelry item in the store?
- Is the person making hand signals or other gestures or appear to be communicating with other people?
- Is the person walking around the store with their hands in their pockets in order to avoid touching anything in the store that would leave fingerprints?



## YOUR CUSTOMERS

## OUR FINANCING

Synchrony Financial, formerly GE Capital Retail Finance, is bringing new meaning to the word partnership. We offer credit and financing solutions to our partners' customers, including small and independent retailers like Jewelers of America members. With over 80 years of retail heritage, we have the products, services and industry expertise to help our partners improve customer loyalty and increase average transaction sizes. Find out what Synchrony Financial can do for your luxury business at [SynchronyBusiness.com/luxury](http://SynchronyBusiness.com/luxury) or 1-855-433-3772.

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## ARE YOU BEING CASED?



Whenever you or an associate encounter these kinds of suspicious behavior, it is important to share these suspicions with other members of your team. Document this potential 'casing' intelligence activity in a suspicious incident log helps to record, share and track these incidents for your staff.



### WRITE IT DOWN

Suspicious incident logbooks are a low-cost, valuable tool to help keep you staff alert and aware of all potential casing situations that may have occurred. After an incident occurs, record the date and time, the incident, as well as a description of the suspicious individuals(s) involved.

By dating and timing the incident in the logbook, you will be able to quickly retrieve corresponding surveillance recordings that have captured images of the documented incidents. Recordings of suspicious individuals can be invaluable when shared with your team, other jewelers in your local crime prevention network and law enforcement in an effort to be better prepared should the suspicious individuals return.

Remember the critical importance to **have all associates review the logbook entries on a regular basis**. Have your team review the logbook daily and consider reviewing incidents during your staff meetings. Reminders to all staff members will ensure the whole team remains aware of the repeat "customers" to watch with greater attention, as well as the importance of documenting all suspicious incidents.

Should any individual that was identified as acting suspiciously return, you or your associates need to alert each other immediately. **Prepare a keyword or phrase** you or your team can use to make everyone working immediately aware of these situations when they arise. Sometimes having one staff member visibly exit the store, holding their cell phone can give pause to a would-be criminal. With one associate visible outside the store the would-be criminals can no longer control the situation and may elect to depart quickly. The associate



outside the store can scout for a getaway car, note license plate numbers, observe the situation from outside to see if other accomplices are in the immediate store vicinity and notify and call the police to report the suspicious behavior, if warranted

Grab and run crimes are preceded often times by a more immediate casing and you and your associates will undoubtedly notice some similar suspicious behaviors displayed.

**Encourage the following recommendations with your staff to help prevent grab and run crimes:**

- Show only one item at a time.
- When showing high-end merchandise, have a second sales associate or a security person discreetly stand on the other side of the showcase.
- If you are suspicious or uncomfortable when a customer requests to see merchandise, tell the customer that you need a supervisor to open and to show that showcase.
- In order to show high-end merchandise, tell the customer that your insurance company requires you to request to see their identification.



### DO NOT RESIST

Identifying casing behavior and consistently observing sound security procedures will make your jewelry operation a safer environment for you, your associates and customers. Should a casing incident ever escalate into an actual robbery event, is essential that you and your staff do not resist. Cooperate with instructions you are given by the robber to get them out of your store. As soon as the robber(s) leave your store, lock the door and call your local law enforcement.



### Request a complimentary logbook

Enhance your store's casing awareness today by requesting your complimentary suspicious incident logbook from Jewelers Mutual Insurance Company. Fill out the online form or call (800) 558-6411. For a quick video to share with your staff on identifying and recording suspicious incidents, visit [YouTube.com/JewelersMutual](https://www.youtube.com/JewelersMutual).



#### 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.

**The most powerful link between the human sense of smell and consumer behavior can now be harnessed to create an environment where consumers spend more.**

“Ambient scent has the strongest impact in enhancing consumer behavior in terms of cognitive, emotion, evaluation, willingness to return to the store and purchasing intention compared to any other atmospheric variables.” \*

\*Global Institute for Research & Education 2013

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Air Essentials<sup>®</sup> has delivered its diffusion technology to retail, hospitality, entertainment and service industries all over the world for more than eight years. Its laboratory has developed custom blends and signature scents for some of the world's leading service industry brands.

“For years JCK has understood that the environment that we shop in can make a big difference in purchasing and perception. JCK has teamed up with the scent marketing and branding specialists at Air Essentials<sup>®</sup> to enhance the environment of the LUXURY Ballrooms in order to create a luxurious buying experience.”



“The sweet smell of success? For IJO, it may just be the signature scent developed exclusively for IJO by Air Essentials<sup>®</sup>. Aroma is one of the many things IJO retailers take into consideration in order to offer the best possible customer experience in their stores. Scent enhances the store environment for a first great impression and many IJO stores are embracing scent marketing as a way to create that special ambience. Even though scent is most effective when subtle, IJO stores know they are closely identified with their signature fragrance and that scent marketing is an integral part of today's retail experience. Air Essentials<sup>®</sup> has proven to be an invaluable partner in the creation of IJO aroma-boosting strategies.”



**Join other top retailers and put the science of scent to work building your business. Call today.**



**Beverly K**

Vintage inspired 18kt white gold ruby and diamond ring with channel set French cut rubies (0.86cts) and diamonds (0.69cts). MSRP as shown is \$2,230.

Beverly K  
619.465.4789



**Frederic Duclos**

Black Spinel highlights woven sterling silver. MSRP \$170.

Frederic Duclos  
866.898.3636



**James Breski**

Pear shaped emerald (1.18cts) and diamond (0.28cts) pendant in 18kt two-tone. MSRP \$6,100.

James Breski & Company  
800.346.3436



**Yael Designs**

Natural yellow sapphire (6.77ct) in 18kt two-tone gold accented with ideal cut diamonds (1.13cts). MSRP \$20,484.

Yael Designs  
415.989.9235



**Royal Chain**

Royal Chain's Angelica tween adjustable bracelets feature age-appropriate symbols of the heart, love, sports and special events. Royal Chain gives back \$.25 of each Angelica bracelet sold to Generation Rescue, an organization dedicated to recovery for children with autism spectrum disorders.

MSRP \$25

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**Sardeira**

Cufflinks' Description:  
Amor Collection Cufflinks in sterling silver, 18kt yellow or rose Gold, and two-tone combinations. MSRP range \$532 - \$4,874.

Sardeira  
212.390.1311



**Frederic Sage**

Pink Mother-of-pearl and gold. MSRP: \$2,995.

Frederic Sage  
800.651.1810





**Belle Étoile**

Rhodium-plated sterling silver bangle with gemstones. MSRP \$750.

Belle Étoile  
877.838.6728



**Lafonn**

18K gold-bonded sterling silver with genuine gemstones and simulated diamonds. From \$160 MSRP \$160.

Lafonn  
855.252.3666



**Berco**

Berco's Aspire 925 collection in sterling silver with 18kt pink and yellow gold overlay accented with a line of white diamonds. MSRP \$109.

Berco  
800.621.0668.

**Charles Garnier**

Sterling silver 12mm mesh bracelet with faceted smoky quartz in 18kt and rhodium finish, MSRP \$680.

Charles Garnier  
800.722.3721



**Wolf**

Chloé medium jewelry box includes cream leather, mirror, gold finished hardware, LusterLoc™ anti-tarnish lining, 7 ring rolls, 15 storage compartments and travel case (4 ring rolls and 3 compartments)MSRP \$229.

Wolf  
310.473.0012



**Color Merchants**

A large faceted 10x14 mm oval blue topaz weighing 7 ctw, and 69 radiant diamonds (0.28ctw). MSRP \$1,247.

Color Merchants  
800.356.3851

**Charming Silver**

Sterling silver four finger marquise-shape CZ vine ring. MSRP \$113.

Charming Silver  
213.624.5600.



**Jewelry Innovations**

New Serinium™ band feature brilliant white with a distressed copper inlay. Serinium is bright white does not oxidize or change color. MSRP \$690.

Jewelry Innovations  
800.872.6840.



# DIGITAL ADVERTISING FOR THE HOLIDAYS

By Matthew A. Perosi

Another summer has come to a close and the holiday season is almost here. No matter what the financial forecasts say, I want to give you some current ideas to improve your marketing methods--and hopefully your sales--through the end of this year.

The first step is to review the ads you are already planning for this season. Instead of running standalone ads this year, you can use your website and social networks to create micro campaigns that promote specific product lines and designers. Planning ahead will be the key to successful implementation of a micro ad campaign.

The first step is to generate an abundance of photography for the items you want to promote. Simple jewelry photos on a white background won't be enough; you'll need several intriguing photos for these campaigns. Shoot photos on black background, on a model, next to a gift box, and even next to fashion outfits. Each of these photos will be used on a different social network and in a different ad.



Shoot photos on black background, on a model, next to a gift box, and even next to fashion outfits.

The next step is to evaluate your target audience more in depth than you ever have before. While you might know the typical demographics of your customers as a whole, the specific target audience for each style or designer line of jewelry you carry is more refined. For non-designer lines of jewelry, you will have to rely on your own experience and sales data to select that specific audience. For specific designers, you can call them to inquire about their target demographics.

Narrowing down those audiences will allow you to target people with ads on Facebook using a feature called "custom audience." Long before you are ready to publish your ads, go to the website address [www.jwag.biz/fbaudience](http://www.jwag.biz/fbaudience) to set up and save the custom audience for each demographic.



The third step is to plan all the ads and how they will appear in print media and online. All the products used in your ads should be loaded into your online catalog. This is where you'll include all the physical characteristics of the jewelry like the metal type, carat weight, etc. Then write a product review for each item and use them as blog posts on your website.

Images used on social media need to be the correct dimensions for each network. Facebook status updates and cover photos have two different image sizes. The same applies for Google+ photos and the cover photos. Twitter will accept several size images whereas Instagram only accepts a standard square image. Crop your photos in such a way so they create interest, yet give you room to include a headline.

Each of the ads should tell part of the story for that particular product. That story includes how it is made, what it's made of, and how it will be worn. Don't try to use a single ad to both get someone interested and sell the product; that's the technique you've been using for years. Instead, use these micro campaigns to create interest, educate, and eventually invite the sale.

There's one more small step before your ads are finalized. Don't use your normal domain name on the print ads; instead

register and use alternative domain names. This is an easy way to track the response to offline ads in Google Analytics. The tracked results will show you how many people take action online after seeing your print ads. Choose memorable, simple domain names that have something to do with each ad rather than your store name.

With everything ready to go, the last step is to coordinate all the social media posts around the print and direct mail schedule. You can use a program like Hootsuite to schedule your social ads to appear after the expected in home delivery date of the print media. Facebook has a built-in scheduling feature that should use instead of Hootsuite. When scheduling the Facebook posts you will take the extra step to “boost” the post to the appropriate target audience you saved in your Facebook account.

Make sure that everything you share to social media links back to either a blog post, the product catalog pages, or to other content that helps tell the story.



What I’ve explained here is a small blueprint of a new method of marketing. With it you can introduce your audience to a new line of jewelry or a gift, and give them a website address or social media account where they can go for more information about it. Although your print ads usually have prices, these micro campaigns are meant to create social discovery and engagement that your holiday season customers will enjoy engaging with.



**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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# RECRUITING MEMO TO OWNERS



By Bill Boyajian

Many of my clients say that finding great people is their most challenging task. Some complain about Millennials, and how hard it is to understand their mentality and how they think. Others simply say that there aren't any good people out there to hire.

I thought about this very early the other morning when I went to the health club to work out, as I often do. There is a young woman named Laura (I'm sure she's under 30) who opens up at 5am. She is married and has a young child. I have never been to the club at 5am when Laura hasn't already opened up, had the entire facility prepared and ready to go, and had a bright smile on her face, with her hair done nicely, and with a cup of coffee in hand. I complimented her on how consistent she is so early in the morning, not to mention how pleasant she always is. Laura said that she hates it when people are late. She feels it is disrespectful and unprofessional, and that's why she always comes to work early and is ready to go before her first guests arrive.

This is exactly the kind of person I would want to hire. She is smart, professional, attentive, sincere, hard-working, and on time! And she's a Millennial, so she's in touch with what's happening in the world today. If that is the kind of person you want working for you, keep your eyes open in your local community. Look for servers at your local restaurants, salespeople at your local stores, and service providers at your local hotels and businesses. They're out there, but you have to look for them, and you have to strike up a conversation and get to know them. You then have to form a good relationship with them, and let them know where you're going with your business.

People want to work in interesting and challenging positions and for leaders who treat people with respect and professionalism. They want to know that the person they work for is kind and thoughtful, but also strong and determined to succeed.

That person should be you. So stop complaining and start looking for people who have demonstrated a commitment to work hard, who already possess the basic drive and motivation to learn and grow, and who have what it takes to fit in with a team, yet can lead and inspire in their own right. And while you're at it, ask yourself the following questions:

- Am I the kind of leader who inspires people to want to work for me?
- Is my store the kind of business that attracts the type of people I want to hire?
- Am I willing and able to pay the kind of salary that will land the best people for the job?
- Have I established the kind of reputation in my community that instills trust and confidence with potential prospects?

I hope the answer to these is yes, but if not, it's not too late to look in the mirror and take stock of what is needed to take your business to the next level. You will never get there alone. Success in any business happens only with a good team and with great teamwork. Your ability to recruit, retain, and motivate great people will be key to your success.



**Bill Boyajian**

Bill is the former long-time president of the Gemological Institute of America, and is currently founder & president of Bill Boyajian & Associates, Inc. His company consults for a wide variety of businesses in the gem and jewelry industry, specializing in leadership, business, and organizational development, family transition, and succession planning. Bill is the author of *Developing the Mind of a Leader – Your Path to Lead and Inspire People*. He is a sought-after business coach and speaker, and can be reached at [bill@billboyajianassociates.com](mailto:bill@billboyajianassociates.com).

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Sterling silver, rhodium plated with diamond dust finish. MSRP \$120.



Sterling silver, rhodium plated with diamond dust finish. MSRP \$150.



Sterling silver, rhodium plated, polished with diamond dust finish. MSRP \$178.



Sterling silver, rhodium plated with diamond dust finish. MSRP \$150.



Sterling silver, rhodium plated set with red topaz (2.30ct). MSRP \$350.



Sterling silver, rhodium plated. MSRP \$120.



Sterling silver, rhodium plated set with red topaz (2.30ct). MSRP \$500.



Sterling silver, rhodium plated set with red topaz (1.10ctw). MSRP \$225.

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Behind the purple door of a historic building on Main Street in a charming town nestled in a picturesque valley in upstate New York a dedicated group of artisans combine their skills and experience to design and produce Ed Levin Jewelry.

During our 65+ years we have gained a reputation for freshly imagined classic, contemporary jewelry design. Some of our current best sellers go back to our earliest days!

Our long tradition of quality allows us to explore our passion for innovation, finding new ways to present the beauty of precious metals and colorful stones. The result is timeless design with intriguing function and a unique style all our own.



Jonquil Earrings; sterling silver with 6x4mm freshwater pearl. MSRP \$137.



Symphony Earrings; sterling silver with French back earwire. MSRP \$147.



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Modesty Bracelet with bezel-set faceted 5mm blue topaz in sterling silver with a hidden hook closure. makes on and off easy. MSRP \$284.

Gem Elegance Bracelet; sterling silver with a 6mm faceted rhodolite garnet. MSRP \$263.



Hand-hammered sterling silver with 6mm blue topaz and French back earwire. Color, motion, attention to detail. MSRP \$263.



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**Frédéric Duclos**  
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In 1984, while a student at the University of California, Karen had started a costume jewelry company in her parent's garage. After being introduced to Frederic, they quickly discovered a niche market for sterling silver in the fashion industry. In 1989, AG Artwear was born. By 1992, fine jewelers started to expand their silver assortment from tabletop to jewelry, and Frederic Duclos® became an important pioneer brand.

After running their own domestic production of electroform silver for more than 10 years, they decided to diversify and move some of their production to Europe to allow Frederic access to a broader range of manufacturing methods. By working with small scale studios throughout Europe, Frederic is able to maintain his quality and design integrity. Frederic Duclos® has won numerous design awards including Jewelers Choice by JCK in 2012, 2013, and again in 2014. He is a recognized Designer of Distinction by the Silver Promotion Service.

"Silver has been my metal of choice for over 30 years. My passion is fashion and functionality, and I insure that each of my creations is wearable. I enjoy mixing hand finishes, metal colors, gemstones, and great design," says Frederic.

One of the greatest strengths of the company is that Frederic evolves his trends and updates his collection twice a year with more than 200 new creations. Frederic Duclos core philosophy has been to offer value to their retail partners by providing well-made jewelry that they stand behind as well as outstanding service. Each piece of jewelry is made with utmost care and carries a high perceived value. Authorized retailers benefit from branded displays, marketing support, and access to special store promotions. Frederic Duclos is committed to serve the independent jewelry store with an emphasis on independent.



Sterling silver with yellow and rose gold plated accents.  
MSRP \$370



Sterling silver set with golden drusy. MSRP \$410



Sterling silver studded earrings.  
MSRP \$200



Sterling silver with yellow gold plated accent. MSRP \$235.



Chalcedony, amazonite, amethyst, rose quartz, and mother-of-pearl in sterling silver. MSRP \$495.

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2015 FINALIST  
SILVER JEWELRY

# ROYAL CHAIN GROUP

1978

In 1978, Paul Maroof founded Royal Chain with the goal of becoming the preeminent supplier of gold jewelry in the industry. As the rising cost of gold changed retailer needs and consumer demands, the Company quickly added an in-depth program of sterling silver to its product presentation.

Today, Royal Chain maintains the same high level of quality, design and service in everything it does in silver as it does in gold. The diverse world of Royal Chain silver includes a large selection --- from basic chains and earrings, to fashion pieces with diamonds and colored gemstones, to the great selling Stardust Collection and the nationally-advertised designer brand, Phillip Gavriel.

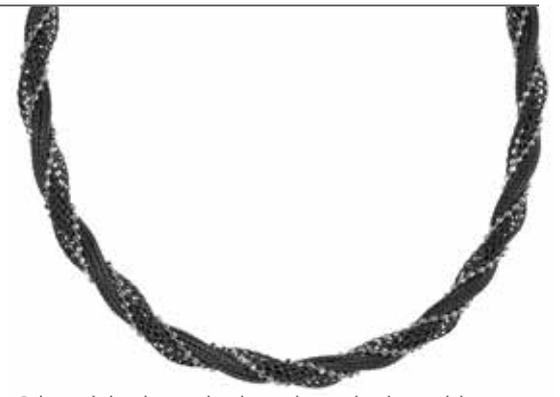
The growth and continued success of The Royal Chain Group is due to two key factors: (1) the loyalty and trust placed in the Company by its retail jewelers, and (2) by the unbelievable commitment of everyone in the Company to do whatever it takes to keep its customers happy and profitable.



Silver bold wheat necklace.  
AGW235-18; MSRP \$450.



Silver black and white knot ring.  
AGR791-07; MSRP \$129.



Silver black and white braided necklace.  
AGW138-18MSRP \$375.



Silver rose and white  
oval drop earrings.  
AGWE452; MSRP \$98.



Silver mesh bracelet.  
AGW855-0750; MSRP \$360.



Silver bold knot  
earrings. AGE 595;  
MSRP \$85.



Silver woven diamond X bracelet.  
AGB191; MSRP \$500.



Silver rose and white  
infinity necklace.  
AGN1887-18; MSRP \$79.



Silver and diamond woven bracelet.  
AGB193; MSRP \$495.

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## STARDUST

FROM ROYAL CHAIN'S SILVER COLLECTION

# SAMUEL B.

Multiple award-winning designer, Samuel Behnam brings more than thirty years of artistry and jewelry experience to The Samuel B. Collection. The collection focuses on artisan made Balinese sterling silver jewelry with accents of 18-karat gold, diamonds, and gemstones. His approach is blending traditional jewelry making techniques with contemporary style so every piece represents an innovation in jewelry design.

In 2013, Samuel B. earned the Designer of Distinction from the Savor Silver Program. Sam finds inspiration for his jewelry craftsmanship from his world travels and his love of art, color and nature. "Jewelry is not only about style, it's also about life...the everyday magical moment.



Sterling silver Sleeping Beauty turquoise drop earrings. MSRP \$795.



Diamanti sterling silver and 14kt gold "Criss Cross" diamond ring. MSRP \$495.



Royal Bali sterling silver with multi-gemstones. MSRP \$375.

Royal Bali sterling silver and 18Kt gold diamond and multi-gemstone butterfly bangle. MSRP \$1,195.



Royal Bali sterling silver and 18kt gold multi-tourmaline cuff. MSRP \$1,495.



Sterling silver and 18kt woven heart. MSRP \$95.



Royal Bali sterling silver and 18kt gold twisted cable blue topaz hinged bangle. MSRP \$420.



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Pebble link bracelet in sterling silver with turquoise. MSRP \$1,095.



Pebble drop earrings in sterling silver with turquoise. MSRP \$475.



Knot cuff bracelet in sterling silver. MSRP \$695.



Cirque toggle link bracelet in sterling silver with matte finish Black Rhodium accents. MSRP \$495.



Quatrefoil link bracelet in sterling silver with fold-over clasp. MSRP \$695.



Sparkler ring in sterling silver  
 Iolite MSPR \$135  
 Citrine MSPR \$115  
 Peridot MSPR \$115  
 Amethyst MSPR \$115  
 Mozambique Garnet MSPR \$115



Isadora cuff bracelet in sterling silver. MSRP \$695.

Opposite page:

Marquis & Gemstone Necklace with Amethyst, Citrine and Blue & White Topaz in sterling silver MSRP \$1150  
 Marquis & Gemstone Bracelet with Amethyst, Citrine and Blue Topaz in sterling silver MSRP \$675



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### DeBeers To Make Major Investment In Diamond Marketing

DeBeers will make a major investment in a holiday marketing campaign to generate consumer demand for diamond jewelry during the year-end holiday season. The investment will be made in the US and China, the world's two leading diamond jewelry markets. The campaign will target men purchasing diamond jewelry as gifts for their partners over the holiday period. The campaign will employ a combination of marketing approaches, including a new focus on digital channels to drive demand from the rapidly growing base of users on-line and mobile media. Featuring classic diamond products such as solitaire rings, diamond solitaire necklaces, three stone rings, ear studs and diamond bands, the campaign is intended to deliver a substantial boost to downstream demand over the industry's key selling season.

The category marketing activity will be in addition to Forevermark's "A Diamond is Forever" holiday campaign, which will incorporate an exciting new product initiative to be announced in coming weeks.

Phillippe Mellier, DeBeers Group Chief Executive, said, "We are delighted to add these new initiatives to our Forevermark activities over the holiday season. This will help to stimulate downstream demand for polished diamonds and create renewed momentum in the diamond sector at a crucial point in the year."

### Royal Chain's Angelica Bracelet Contribution to Generation Rescue Reaches \$110,000

Royal Chain's contribution to Generation Rescue now totals \$110,000.

"We're thrilled to announce that our sales of Angelica bracelets have been so successful," said Gary Austein, VP Sales for Royal Chain, "that our charitable donation has been so great." Royal Chain supports Generation Rescue by giving back \$.25 of every Angelica bracelet sold.

Generation Rescue is dedicated to recovery for children with autism spectrum disorders by providing guidance and support for medical treatment to directly improve the



Jenny McCarthy,  
Generation Rescue Ambassador

quality of life for all families in need. The Angelica Collection of expandable bracelets with charms, is one of the hottest selling jewelry brands in the country and is sold in over 2,200 retail stores in the US and Canada. Made of sustainable recycled metals, the Angelica Collection offers more than 1,600 bracelets with charms, including exclusive licensed items, new fashion bracelets and a specially sized line for Tweens.

### Silver Promotion Service to be a Sponsor of this year's AGTA Spectrum Awards

The Silver Promotion Service announced it will sponsor a new category in the 2016 AGTA Spectrum Awards. The new Savor Silver category will highlight exceptionally designed silver jewelry incorporating natural colored gemstones or cultured pearls. Now in its 34th year, the prestigious AGTA Spectrum Awards recognizes designers whose work incorporates colored gemstones and cultured pearls in finished fine jewelry. The Spectrum Awards are currently accepting applications until September 18th, with an extended opportunity to drop off entries at a New York location on October 6. Designers interested in entering the competition are encouraged to participate by visiting the AGTA website at [www.agta.org/awards/entry.html](http://www.agta.org/awards/entry.html) for an entry form.

Commenting on the sponsorship, SPS Director Michael Barlerin said, "The SPS is proud to become one of the sponsors of this year's AGTA Spectrum Awards. The inclusion of a Savor Silver Spectrum Awards category, concurrent with the SPS's introduction of the new 'Silver Style Partners' designation for jewelry made with silver, seemed to be a perfect opportunity for both our organizations. We are certain that many of the AGTA Spectrum Awards silver entrants will be offered the opportunity to become part of the SPS' Savor Silver program." AGTA is the recognized authority on colored gemstones and cultured pearls in the United States and Canada, serving more than 1300 members and advancing color throughout the industry. The AGTA Spectrum Awards is the world's premier colored gemstone and cultured pearl design competition. Each year, hundreds of both seasoned and emerging artists submit entries to this elite competition, thereby gaining unprecedented media exposure.

The Silver Promotion Service was introduced in 2008 by the Silver Institute. The objective of the SPS is to develop and implement programs designed to enhance the image of and stimulate demand for silver jewelry in major international markets. For more information on the SPS please visit [www.savorsilver.com](http://www.savorsilver.com).



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CLOCKWISE FROM TOP:  
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CYNTHIA GALE,  
SAMUEL B. COLLECTION,  
JORGE REVILLA,  
BASTIAN INVERUN,  
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\*RESULTS BASED ON  
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## New and Noteworthy

### Caterina Jewelry Wins Patent for Charm Opener Tool

Caterina Jewelry is pleased to announce that the United States Patent & Trademark office has granted a patent for their unique design, the Charm Opener. Worldwide protection is being further sought out through the Patent Cooperation Treaty (PCT). The much-needed tool was created to facilitate the often challenging job of opening all kinds of charm jewelry. Unclasping charm bracelets, necklaces, safety chains and locked beads can now be done in a snap thanks to the very user-friendly Charm Opener. This ingenious device is the only tool in the market that easily opens bracelets while they are still being worn on the wrist.

With a simple operation, the Charm Opener pops beads open by separating the edges of the seam where the charm or clasp seal closed. All it takes is a quick press of the Charm Opener to get all types of charms and clip beads unfastened. The Charm Opener is gentle on jewelry and prevents any damage that could be inflicted on delicate charms, locked beads, and safety chains by other sharper tools or materials.

The Charm Opener is not only made for the Caterina Jewelry brand, but works on all brands and styles of charm bracelets and necklaces. It has been very well received in the United States, and will be available in Europe by this fall. Caterina Jewelry is now looking to expand abroad by working with international distribution companies.

Charm jewelry is now a growing trend among countless women in North America. But, frequently many have complained about how difficult it can be to get the charms and lock beads opened. To remedy the problem, jewelry designers, Cathy Barouch and Lara Korhammer created the Charm Opener. "The Charm Opener is known as the little pink wonder that saves time, frustration, and manicures," Barouch said.



# New and Noteworthy

Adding charms and beads to commemorate special memories or favorite things is the highlight of charm jewelry, so being able to easily open them is always a great asset. The Charm Opener makes adding or changing charms a breeze and takes the fun of charm jewelry to the highest level.

The newly patented Charm Opener opens all types of charm jewelry and retails for \$25. It is now available in several jewelry stores across the U.S., as well as to the general public on [www.caterinajewelry.com](http://www.caterinajewelry.com). A video that shows how the Charm Opener works can be seen at [www.charmopener.com](http://www.charmopener.com).

## Mix Metal by Makur

Long established for their delicate combinations of rose gold and Morganite, Makur Designs introduces a new pairing with their Mix Metal Collection in Argentium silver and rose gold set with diamonds.

Argentium is a modern silver overlaid with black rhodium, which creates a resistance to tarnish. When combined with their signature rose gold, embellished with diamonds the result is a rich, sultry, fresh new look.

The line includes bracelets, pendants earrings and rings in silver and gold combinations with diamond accents. For more information call Makur at 212-730-8696.



Continued to Pg 64

# LAURA MEDINE

*Lm*



# Methods for Precise Verification of Jewelry Composition

By Jonathan Margalit, PhD

In the first article of this series, we established the increasing importance and necessity of verifying the composition of jewelry and other precious metals artifacts. The globalization within the jewelry industry, the shift towards branded jewelry, and the increasing role of secondary jewelry manufacturing all necessitate deeper scrutiny and additional verification steps. The livelihood of businesses that buy and recycle gold, such as jewelry stores and pawn brokers, depends on their ability to determine the accurate karat (K) weight of gold jewelry, and failing to detect just a small variation in composition can be an expensive mistake.

How do jewelry professionals verify the content and measure the karat value of their jewelry items? In the next two articles, we will answer that question by taking a closer look at some of the prevailing methods that are available to the jewelry industry. These techniques include the acid/scratch test, fire-assay, electronic testers, and x-ray fluorescence (XRF) analyzers, among others. We will review the performance and user-friendliness, as well as the advantages and disadvantages, of these methods.

## ACID/SCRATCH TEST

One of the most common and traditional methods to determine the karat value of jewelry is the acid/scratch test. Purchased for around \$20-\$50 per kit, acid tests are a widely-accepted and affordable practice to help determine the approximate karat value of gold. By their nature, these tests are qualitative and therefore have limited accuracy. The test works by scratching a jewelry item on a testing stone and applying a series of acids to the scratch residue. These acids are designed to test to the nearest karat, typically 10-, 14-, 18-, and 22-karat gold.

The acids are corrosive and require the user to wear special protection. Based on the ensuing chemical reaction - or the lack thereof - the user determines that the karat value of the

item lies within a certain range (e.g. above 14-karat and below 18-karat). What the test does not reveal is the actual gold concentration or the existence and concentration of other precious metals/metals. The acid test can be destructive to the item and is not considered acceptable when evaluating high-value items.

## ELECTRONIC GOLD TEST

Electronic gold testers are another tool jewelers commonly use. Typically priced between \$100-\$800, electronic gold testers determine an item's karat value by measuring its electrical conductivity. An electrical circuit is created between the jewelry item and the tester, typically with the aid of gels or liquids to ensure a good connection. The electrical conductivity of the item tested serves as an indicator for its gold content. These gels or liquids are environmentally friendly, and won't burn the skin or corrode the item like an acid test would. The advantage to using electronic testers is that they are non-destructive and some of the gold testers have the ability to test gold plating up to 1 micron in thickness.

Electronic gold testers can vary widely in their performance, depending on the model and price range. Although electronic testers can provide an answer quickly, their analysis is limited to just a few types of precious metals (typically gold and platinum, though some can test for silver) and do not detect other metals, such as those used for alloying. The testers typically require frequent cleaning of the sensor tips prior to testing in order to avoid any cross-contamination, and failure to do so can alter the results. Many of the commercial testers specify optimal operating ranges, and testing jewelry items that are outside these ranges may result in less accuracy (e.g., 6-18 karat, 18-24 karat). The presence of other metals, such as palladium or nickel, can impact the results. Electronic gold testers display the results in intervals of one karat and above.

## FIRE ASSAY

Fire assay, which has been used for centuries, is an established and proven method for testing the purity of gold jewelry. Fire assay is the industry's standard technique for measuring gold content and the content of other platinum group elements (PGE). It is a chemical separation method aimed at separating the gold from all the other metals in a given piece of jewelry. In a series of steps which involve weighing the sample, mixing it with various chemicals (which is known as "flux" and is used to lower the melting temperature), heating the sample to temperatures of about 1000°C-1200°C, and dissolving the



sample in strong acids, the gold content can be accurately determined. Base metals and other impurities are left behind in this process.

While fire assay is widely used and considered to be one of the most accurate methods to determine the gold content in jewelry, ore, and bullions, it requires multiple preparation and processing steps. The method's reliability and accuracy can only then be guaranteed if these steps are carried out meticulously by skilled operators. Any slight procedural deviations in the course of the fire assay can accumulate and result in a significant error. Although the gold is retained at the end of the process, fire assay is a destructive method that requires the removal of a small sample from the jewelry item.



Another popular method for material identification is portable x-ray fluorescence analysis (XRF). While more expensive than aforementioned gold-testing methods, XRF technology offers a fast, accurate, non-destructive alternative to measure the exact content of all precious metals and other elements in jewelry and other artifacts.

The next article in this series will discuss in-depth the technology and uses of handheld/benchttop x-ray fluorescence analyzers.



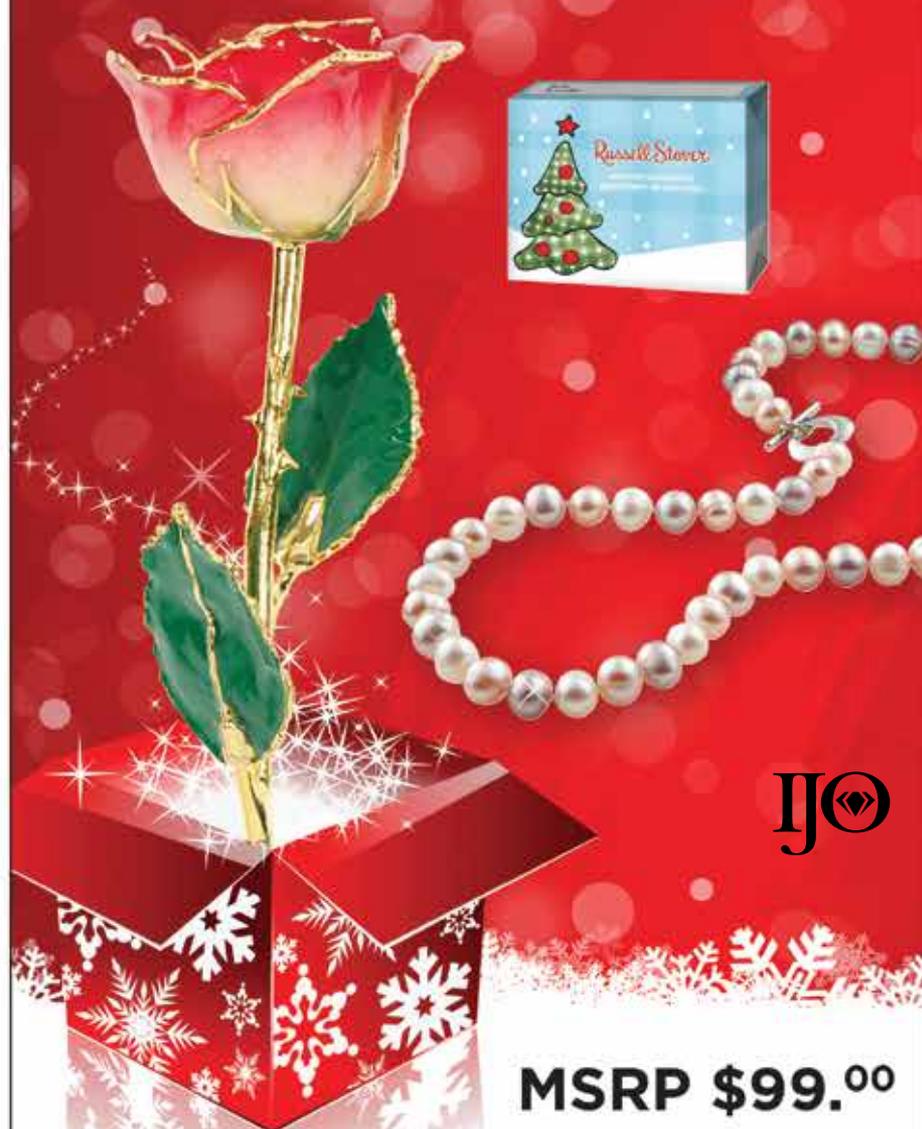
By Jonathan Margalit, PhD

Jonathan Margalit is the business development manager for Thermo Scientific Portable Analytical Instruments, a business unit within Thermo Fisher Scientific. In his role, Margalit manages the development of new field portable instruments for applications in the precious metals, mining, and regulatory (consumer goods, lead paint and environmental) markets. He received his PhD from the RWTH Aachen, Germany, in the field of high-temperature aircraft ceramics.

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*New* and Noteworthy

**Bergio International Hires Robert H. Tomlinson Jr. as Senior Vice President of Business Development**

Bergio International, Inc announced the hiring of Robert Tomlinson, Jr. as the Company's Senior Vice President of Business Development. Tomlinson has over 30 years of experience in the areas of finance, direct marketing and e-commerce including several years as a senior executive of global corporations. He served as a senior executive at uBid Holdings, Inc. from 2002 to 2007, initially as the Company's Chief Financial Officer before being appointed as its President and Chief Executive Officer in 2005. uBid.com has been recognized as a leading online marketplace for new, overstock, closeout and recertified products in more than 25 categories, including fine art, collectibles, jewelry, travel and electronics since its launch in 1997.

Prior to joining Bergio, Mr. Tomlinson served as Chief Financial Officer of Forbes.com following several years of serving as Chief Financial Officer of American List Counsel, Inc., an

industry leading database marketing organization in which he played an integral role in growing significantly since 1983 when he joined the company.

"Bergio International is very excited to announce the addition of Tomlinson to our management team as he brings several years of C-level executive experience and has successfully financed,



grown and managed world-class business organizations," stated Berge Abajian, CEO of Bergio International.

"Robert's diverse areas of expertise include financing, strategic acquisitions, direct marketing and e-commerce. All of these skills as well as his vision, network of contacts and leadership experience will play an integral part in establishing a solid financial foundation for Bergio to move forward and implement a comprehensive and successful long-term growth strategy that will create sustainable growth in our revenue and shareholder value," added Abajian.

Mr. Tomlinson commented, "I am thrilled to join Bergio International as its Senior VP of Business Development. I truly believe this company is uniquely positioned and poised for significant growth in many areas. I greatly look forward to utilizing my vision, experience, financial resources and business relationships to help Bergio achieve this next level of growth and secure its position as a market leader in the global jewelry industry."

Robert Tomlinson also founded and currently serves as President and CEO of Plan B Advisors, LLC, an investment company that provides capital and consulting to organizations and entrepreneurs in order to create value, maximize growth, and improve their business performance. Tomlinson's early career experience includes roles in the areas of finance and merger & acquisition with Young & Rubicam, Inc. and Chase Manhattan Bank, N.A. He holds an MBA in International Finance from Fairleigh Dickinson University, a B.S. in Accounting from Seton Hall University and has a CPA certification in the State of New Jersey. Mr. Tomlinson was appointed as a director of uBid.com Holdings, Inc. on December 15, 2005.

### Alta Diamonds' New Program

Alta Diamonds has launched the Your Choice Program of solitaire diamond rings in 14kt gold. Each ring is set with clarity enhanced real natural diamonds. The program enables consumers to purchase larger diamonds than their budget may allow. The Your Choice Program covers popular MSRP price points of \$1,500; \$2,000; \$3,000; \$4,000; and \$5,000 in sizes from 0.60ct to 1.50ct

This purchase/memo program is available to approved accounts and includes dollar-for-dollar stock balancing.

For more information contact Alta Diamond at 800-391-0012.

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# LOOK BOOK

By Jackie LeBental

## {Mini Me}

Is bigger really better? We have seen waves of jewelry trends from the over the top statement necklaces to the big and bold chandelier earrings, but the petite and feminine designs are here to stay. Designers produce all sizes of jewelry from the xxl large to the teeny tiny but these creative jewelry mavens have captured us with their charming and delicate pieces.

### 01

#### Ariel Gordon Jewelry

Learning the craft of metalsmithing from the prominent Revere Academy, Ariel Gordon has taken her skills and created such soft and feminine designs, you will want to wear everything. Handmade in LA, this sweet 14K gold mini diamond dash pendant with 5 dangling bezel set diamonds is a true everyday jewelry must. MSRP \$575.



213.488.2618

### 03

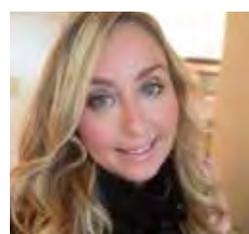
#### Carbon and Hyde

Yarden and Oren Katz the sister team of LA's hip fine jewelry line Carbon and Hyde, mixes their inherited jewelry legacy with modern and fresh concepts. Their collections range from fashionable to classic and are handmade in Los Angeles.

Available in rose, white and yellow these 14K mini screw studs with diamonds are a chic jewelry staple.

MSRP \$690.

213.689.9505



#### Jackie LeBental

Jackie LeBental an industry expert and owner of Barri Luxury Consulting, provides designer brands and retailers with personalized business solutions and extensive industry guidance. With over 10 years of sales management, growth driven results and passion for creative thinking she offers a fresh and honest approach to your business model. To contact Jackie for questions or a business analysis you can email her at Jackie@barri.onmicrosoft.com and follow her on Instagram at Barriluxco. www.barriluxuryconsulting.com.

### 02

#### Selin Kent

NY based designer Selin Kent, brings fresh and minimalist creations to the world of jewelry. Her unique style of edgy and elegant can be seen through out her fine jewelry collection. These 14K Sophia studs with rubies and black diamonds are so super cute and available in various other metals and gemstones.

MSRP \$445.

www.selinkent.com



### 04

#### Communion by Joy Smith

This soulful designer is a natural when it comes to sculpting her creations. Artistically unique, Joy Smith's collections are filled with a modern

vintage theme mixing gemstones and metals through out her pieces. This awesome enlightened warrior bar ring set in 14K

with white diamonds and yellow citrines is a perfect addition to your ring collection.

MSRP \$1,425.

www.communionbyjoysmith.com



# 05

## La Kaiser

Driven to establish herself in jewelry, Cindy Kaiser creator of La Kaiser was born and raised in Zimbabwe. Her travels eventually lead her to study Fashion at FIDM which allowed her to follow her jewelry dreams. This blue opal and cultured diamond cuff is handcrafted in the USA and is set in 18K gold vermeil. I can't wait to buy a piece for myself! MSRP \$128.  
[www.lakaiser.com](http://www.lakaiser.com)



# 07

## Gabriel and Co

Gabriel and Co's devotion to jewelry excellence has been passed down from generation to generation. From the giftable to the couture this jewelry house offers an abundance of gemstone and diamond pieces for all jewelry lovers. I am completely in love with this darling 14K and diamond tear drop charm bracelet, which needs to be worn and never taken off. MSRP \$275.  
 212.519.1400



# 09

## Bing Bang NYC

Since 2002 Anna Sheffield has been setting the tone for the hip and modern jewelry. Bing Bang is a groovy combination of timeless and trendy classics that look great on everyone. My ears were calling for these petite and whimsical earth amulet studs set in 14K rose gold vermeil and rose quartz centers. MSRP \$175.  
 212.925.7020



# 06

## Penny Preville

Jewelry legend Penny Preville has graced us with her signature style for many years. Designing classic luxuries from intricate bridal to elegant everyday pieces, Penny has captured the essence of what a woman wants in her jewelry box. This sweet 18K green gold diamond center flower pendant is a perfect little trinket. MSRP \$1,390.  
[www.pennypreville.com](http://www.pennypreville.com)



# 08

## Sirciam

Connected not only through the passion of jewelry design, but the founders of Sirciam jewelry, Christopher and Mia are also bonded by lifetime love. This LA based dynamic husband and wife team compose one of a kind designs that are filled with moonstones, diamonds and gemstones. Their Nimbus engraved ring set in 14K rose gold and diamonds is a definite yes for all ring lovers. MSRP \$1,745.  
 310.482.9602



# 10

## Mimata

Portuguese jewelry designer Joana Mieiro draws her inspiration from her native home to create unique and graceful fine jewelry. Sprinkling white diamonds in 19K yellow gold, Joana transforms a basic pendant into something royal. The Empress collection is filled with pieces that showcase Portugal's gold making and filigree craftsmanship. A must have for the woman that has everything. MSRP \$675.



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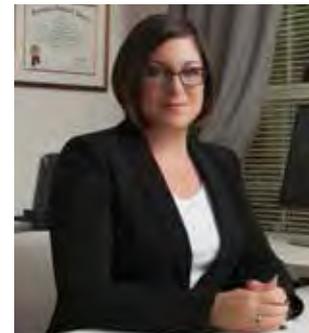
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PHOTO | Steve Sullivan

New  
and Noteworthy

### Deborah Finelon Named Associate Director of NAJA

The National Association of Jewelry Appraisers (NAJA) is pleased to announce that Deborah J. Finelon, GIA GG, Certified Master Appraiser, was named as Associate Director, Chair of Education.



Ms. Finelon was lead editor of the newly revised NAJA Home Study Appraisal Course that was unveiled to the membership at the 44th ACE© It Mid-Year Conference held in Washington, D. C., on August 8 – 11, 2015. Her primary responsibility will be to update and keep current the Home Study Course and oversee the development of the online appraisal course. Secondary responsibilities will be to assist the Executive Director in course development, conference proceedings and other administrative functions.

Deborah Finelon has over fourteen years experience in the jewelry industry, ranging from design to retail to appraisal. Her work in the appraisal field spans countless assignments for both retail and private clients, as well as attorneys, estates and consulting. Her company, DJF Appraisal Services was founded in 2010. Ms. Finelon is one of four Certified Master Appraisers (C.M.A) in NAJA; the achieved title of C.M.A. is the highest designation within NAJA.

The National Association of Jewelry Appraisers is the largest membership association specializing exclusively in gem and jewelry appraising and related appraisal issues. It offers education and networking opportunities with knowledgeable appraisal professionals. For further information, contact Gail Brett Levine, GG, Executive Director, The National Association of Jewelry Appraisers, P. O. Box 18, Rego Park, NY 11374, 718.896.1536 fax 718.997.9057, naja.appraisers@netzero.net, www.NAJAappraisers.com

### Curtis Lowrey Joins Pure Grown Diamonds

Pure Grown Diamonds, a luxury diamond manufacturer and distributor, is proud to announce the appointment of Curtis Lowrey as the company's new National Director of Brand Training.



# New and Noteworthy

Curtis Lowrey, previously with Independent Gemological Laboratories, has stepped down from his position as one of the company's founding chairs to join the Pure Grown Diamonds team. Highly regarded in the diamond industry with over 30 years of experience, Lowrey is quintessential in training retailers about the benefits Pure Grown Diamonds offers consumers.

"We are excited to welcome such a seasoned professional like Curtis into the Lab-Grown diamond world. Curtis' transition into the grown world signifies that the diamond industry is changing", announced Lisa Bissell, President and CEO of Pure Grown Diamonds. Ms. Bissell goes on further to say "Pure Grown Diamonds' outlook on the future is bright. With Curtis joining our team we continue to change the competitive landscape of the diamond industry."

Upon his acceptance of the position as National Director of Brand Training, Lowrey stated, "Today, Pure Grown Diamonds offers me the opportunity to use my varied background, building on the trust that I have been able to earn and maintain

in the industry my entire career. I am looking forward to joining Lisa and her team of industry professionals. I know we are all focused on making Pure Grown Diamonds the bench mark for the cultured diamond business."

## New Midas Website Launched

Jewelry manufacturer, Midas Chain, has completely re-designed and updated the corporate website. The bold and fashion forward clean new look represents the image Midas more clearly. This new website coincides with the release of the all-new 2015-2016 catalog. For more than 30 years Midas has offered their clientele a wide array of unique gold and sterling silver styles, in addition to all the basics that every jeweler needs.

"Once jewelers request access to the login side of the website [www.midaschain.com](http://www.midaschain.com) they will be very excited to have such a convenient way to order. All the products can viewed and ordered from the over 400 page catalog. It saves customers

*"Put forth thy hand, reach at the glorious gold" Shakespeare*



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## New and Noteworthy

so much time being able to access the website 24/7." said May Samuel, VP Merchandising. "The image library and ad materials are extremely useful for jewelers as well," she added. Some of their collections online include East2West, Staples, Draw The Line, NFL, 4YR Spirit and many others. The new unique collections developed are extremely complimentary to the rest. The details and quality craftsmanship of these meet the highest level of standards, which have always been the hallmark of an original Midas product.

Midas is known as a reliable resource for high quality products, fast shipping, and outstanding customer service. Orders can ship the day they are placed and all merchandise goes through a rigorous quality inspection before leaving the facility. Visit the website at [www.midaschain.com](http://www.midaschain.com).



### Synchrony Financial to Offer Samsung Pay

Synchrony Financial Enables Private Label Credit Card Benefits Through Samsung Pay Nearly 300,000 merchants to participate

Synchrony Financial is the largest provider of private label credit cards in the U.S. It announced the benefits and features available on Synchrony Bank-issued private label credit cards can be easily accessed by cardholders through Samsung Pay, scheduled to launch next month. Joining Samsung executives at the Unpacked event in New York City in August Synchrony Financial is pleased to be among the first issuers to preserve the value proposition of private label credit cards in this secure mobile wallet environment.

Leveraging both Magnetic Secure Transmission and Near Field Communication technologies, Samsung Pay is compatible with most existing payment terminals and allows Synchrony Financial's partners and customers to enjoy the benefits that our retail cards offer as well as the secure, convenient mobile payment functionality they desire. All of Synchrony Bank's

## New and Noteworthy

Payment Solutions and CareCredit cards, including 12 million average active accounts accepted at nearly 300,000 locations, are capable of being provisioned for Samsung Pay when it launches in September.

"We continue to make our cards valuable to consumers, retailers and merchants and are pleased to securely offer the benefits of our private label credit cards through Samsung Pay," said Margaret Keane, president and CEO of Synchrony Financial. "Through our ongoing innovation and strategic partnerships, we have developed a mobile platform that we can rapidly integrate with providers' wallets while preserving the value of Synchrony Bank's private label credit cards and patented Dual Cards for whichever mobile wallet our partners and customers choose."

The Samsung Pay app is locked by fingerprint or PIN making it immediately more secure than a traditional wallet. All Synchrony Bank private label credit card accounts in Samsung Pay will be device-specific and domain-restricted tokens, meaning they will only work in the merchant's store, providing additional security. Synchrony Financial continues to be at the forefront of mobile payments technology, committed to working with all third-party digital wallets. Through this approach, Synchrony Financial is helping shape the future of how private label credit cards work in mobile wallets, integrating all the benefits of private label cards that appeal to our partners and customers.

A growing percentage of customers who interact with Synchrony Financial use only mobile channels, and we continue to see significant gains across the entire mobile product lifecycle including:

- Our mApply product allows shoppers to securely apply for credit on their mobile devices and access their approved credit line within minutes. Mobile credit applications have grown by more than 60% from Q2 2014 to Q2 2015.
- Our mService product, which allows customers to pay bills and service their accounts on their mobile devices, saw usage increase by more than 50% year-over-year.
- Our digital card – a proprietary digital version of either a Synchrony Bank private label credit card or one of our patented Dual Cards – enables in-store account lookup and mobile payments functionality. The digital card seamlessly integrates with Synchrony Financial's mService product and is device agnostic, with no new hardware or mobile application download required. Successfully piloted in 2014 and launched for our CareCredit platform earlier this year, the digital card has helped drive increased activations and transactions at a number of retailers, merchants and service providers.



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# New and Noteworthy

The rapid growth and deployment of Synchrony Financial's mobile capabilities has been the result of a dedicated Innovation Station team comprised of cross-functional employees focused exclusively on emerging technology, ideation and agile development of new products. One-day prototyping sessions with partners and customers led this team to develop a number of proprietary mobile solutions including the prototype for our digital card product, enhancements to our mApply platform, and other innovative releases. This team also initiated the strategic partnership with LoopPay, the company that developed MST technology and was acquired by Samsung in February.

### Haskell LLC To Acquire 50% of Charm & Chain

Founded in 2008 by Ali Galgano, Charm & Chain offers a curated selection of stylish, affordable women's designer jewelry. Propelled by the belief that jewelry is not an afterthought of an outfit but rather the star of the show, the online boutique presents both seasonal trends and classic designs from nearly fifty designers.

Brett H. Fialkoff, COO of Haskell LLC, said "Ali and Jamie have done an outstanding job building Charm & Chain and positioning it for significant growth. Their online retail experience and technology platform adds a new and important component for Haskell. Management at Charm & Chain will remain intact and both companies will be able to leverage our shared expertise going forward to build a major private branded business."

"We have worked to build the premier web destination for quality fashion jewelry and both our designer partners and discerning, jewelry-loving consumers have responded enthusiastically," said Galgano, Founder and CEO of Charm & Chain. "It is time to take our vision for the company to the next level and we are thrilled to have the support of Haskell, a respected industry leader." Jamie Rutenberg, COO and partner in the company, added, "Haskell's investment and experience adds significant resources to our company which will enable us to pursue large-scale strategic partnerships, private label initiatives, and expand globally."

Manhattan-based Haskell LLC is one of the largest fashion jewelry designers and manufacturers in North America with a portfolio of brands including namesake Miriam Haskell and Robert Lee Morris, as well as designer licensees including Diane von Furstenberg, Betsy Johnson and Kenneth Cole. Haskell distributes products in over 40 countries around the globe.

Continued to Pg 75

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### Elemental® Announces Strategic Name Changes to Reflect Range of Precious-Metals Services

Elemental, LLC, one of the largest American-owned precious metals conglomerates, announced strategic name changes of its subsidiaries to better reflect their membership within the Elemental family of precious-metals companies, and their industry-leading range of products and services.

Elemental serves more than 25,000 companies, ranging from small, independent businesses to large corporations, meeting all of their recycling, refining, minting, bullion-storage and related precious-metals needs. Elemental produces good delivery gold and silver, certified by LBMA and COMEX.

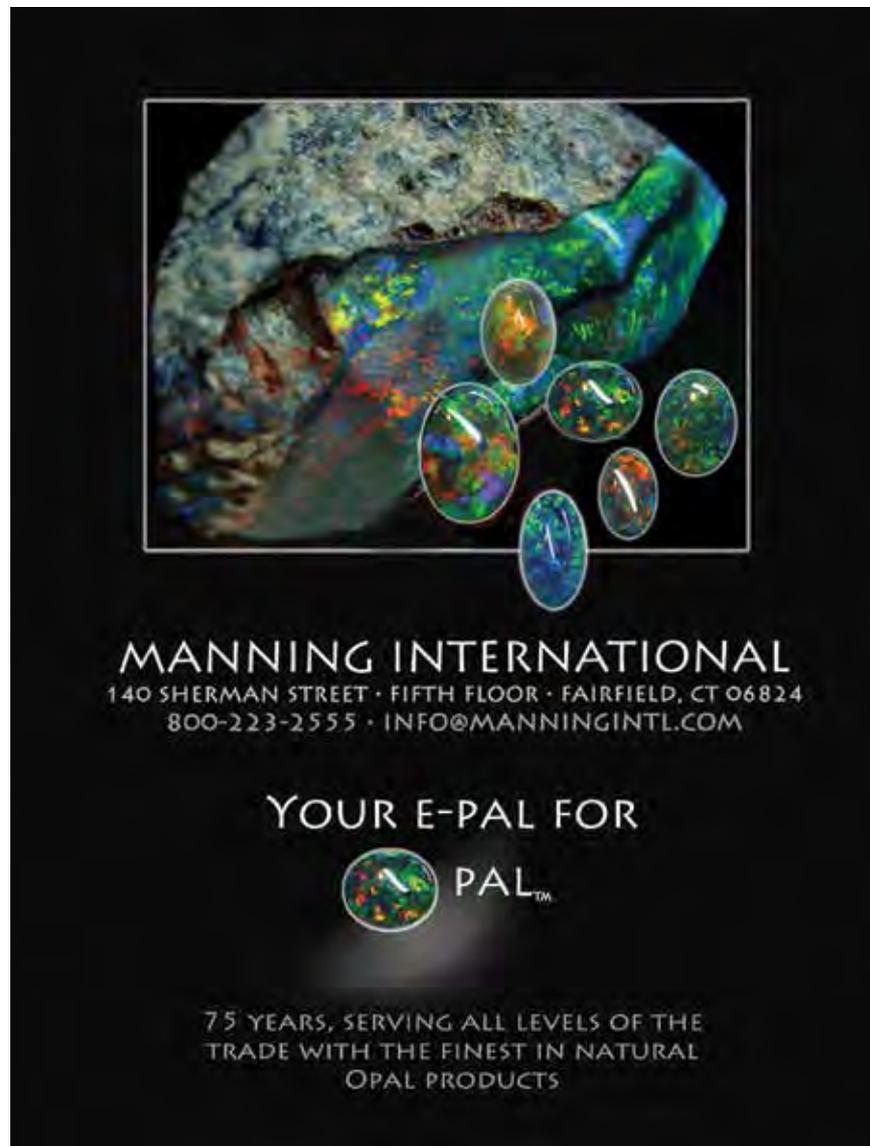
“We attribute our continued success to relentless adherence to our core values of unwavering integrity, superior customer service, and continuous innovation,” said Bill LeRoy, Elemental’s President and CEO.

“Incorporating our Elemental name into each subsidiary better reflects our vast array of products and services that is simply unmatched in the industry,” added LeRoy.

The management, corporate structure and certifications of Elemental and its subsidiaries remain unchanged. The renamed subsidiaries include the following:

- Elemental Direct (global network of direct-to-customer locations; previously named NTR Metals)
- Elemental Refining (LBMA and COMEX good delivery, high-volume refiner; previously named OPM Metals)
- Elemental Capital (wholesale trading of physical metal, derivatives and foreign exchange)
- Elemental Diamond (wholesale melee diamonds and individual stones)
- Elemental Vault (secure, online trading and storage for precious-metals investors)
- Elemental Mint (private minting of premium bullion, bars and ultra-high-relief coins)
- Elemental Recycling (large-scale processor of circuit boards and electronic waste; previously named Echo Environmental)

Additional information about Elemental is available at [www.elemental.com](http://www.elemental.com).



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### Rio Grande Issues Call for Entries for 2016 Saul Bell Design Award Competition

Rio Grande has issued the call for entries for the 2016 Saul Bell Design Award competition. Now in its 16th year, the international competition encourages designers to push the limits of their skills and imaginations as they create original jewelry art.

“These are people who care deeply and passionately about our craft; most of them have dedicated a lifetime to honing their skills,” says Alan Bell, President of Rio Grande, which hosts the annual competition. “Everyone in the industry benefits from their design leadership and the excitement they bring to the jewelry and metal arts—the new directions and possibilities that emanate from them, and spread to the wider jewelry world.”

There are seven categories in the 2016 competition: Gold/Platinum, Silver/Argentium® Silver, Metal Clay, Enamel, Hollowware/Art Objects, Alternative Metals/Materials and Emerging Jewelry Artist. The Emerging Jewelry Artist category



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SEO Lite @ \$160 a month  
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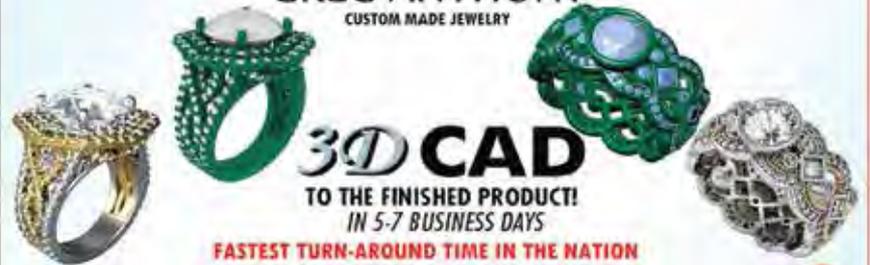
THISTLE & BEE®

### Sales Rep Wanted

Thistle & Bee a leading, nationally advertised brand of fine sterling silver jewelry is looking for sales pro with the right contacts. Select territories available. Apply in confidence to [mschoenbart@sterlingposs.com](mailto:mschoenbart@sterlingposs.com)



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### SERVICES TO THE TRADE

### Belle Étoile Sales Reps Wanted

Belle Étoile, award-winning designer brand, is looking for an independent sales rep for the TOLA region. Please send résumés to [careers@belleetoilejewelry.com](mailto:careers@belleetoilejewelry.com)

### Sales Professional Wanted

We are looking for seasoned road reps to sell our very popular line of hand bags and accessories. Minimum 5 years reping other established jewelry lines. Call 845-255-4015.

**Debbie Brooks**  
HANDBAG COLLECTION

### Retail Sales Professional

We are now accepting applications for full time Sales Professionals in our Fine Jewelry Store.

Candidates must:

- be self-motivated
- possess a good understanding fine jewelry, repairs, and design.
- have strong proven customer and interpersonal skills
- have a desire to succeed in a commission environment.



Our 26 year old AGS store is Christian owned/operated in the Southwest and has a mission to bring "Joy Through Jewelry" into our marketplace through the values of:

1. Make it about the customer.
2. Help people reach their highest potential.
3. Be responsible and do what's right.
4. Seek out and implement excellence.

Excellent Base - Generous Bonus Plan - Medical

Send Resume to: [jewelrypro.co@gmail.com](mailto:jewelrypro.co@gmail.com)

### "GREAT OPPORTUNITY FOR EXTRA INCOME"

Well known fine jewelry manufacturing company is looking to hire dynamic sales rep with established accounts, to carry a compact award winning designer collection.

- Several territories available
- Non competing lines ok

**SAL PRASCHNIK Inc.**

Excellence in fine jewelry manufacturing since 1968

**MiDas**

The premier jewelry manufacturer with over 30 years in business, is seeking experienced, motivated sales professionals to represent our product lines. The extensive Midas collection includes a high quality and diverse line of Gold, Silver and Crystal jewelry. Territories are available nationwide with excellent internal sales support and non-competitive lines are welcome. Please feel free to come visit us at JCK Vegas as well.

Please email resumes to [hr@midaschain.com](mailto:hr@midaschain.com) or fax 201-244-1151  
Attn: Human Resources Dept



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is open to designers who are 21 years of age and younger as of Oct. 23, 2015.

One of the jewelry industry's foremost design events, this competition is judged by jewelers and industry leaders who are masters of their craft. They look for originality of design, successful incorporation of materials, wearability (except in the Holloware category) and quality of workmanship as they examine each finalist piece both by hand and on model.

Entries are being accepted August 5–October 23, 2015. All finalist pieces will be due by January 30, 2016. The entry form and detailed information about the competition, including submission guidelines and information about each of the categories, are available at [saulbellaward.com](http://saulbellaward.com).

### **New Web Content Streaming from Fruchman Marketing**

Stream My Brand™ unites brands and jewelers with user-friendly product management tool.

Fruchman Marketing announced it has developed a new web-based service for jewelry retailers and brands. Stream My Brand™ is a free service to brands wishing to participate. It offers a secure and efficient way for brands to house their data in one central hub, which can only be accessed by authorized retailers. It also allows brands to control their product-pricing options and manage which products are available for streaming. Participating retail jewelers can subscribe to the service without a website commitment, and receive updates based upon the brands of their choice. Brand subscriptions can be updated at any time during the active subscription period.

"There are several jewelry online platforms for designers to use to stream their products for their retail clients," said Shane O'Neill, Vice President of Fruchman Marketing. "To use some platforms, designers have to pay to participate; others are free. Most of these platforms, however, require the retailer to build a website with that development company. With Stream My Brand, any retailer can use any web developer they want. There is no website obligation. What does that mean to designers? All of their retailers have access to their product. As designers, this is the one and only platform they need."

Stream My Brand automatically updates the websites of participating jewelry retailers whenever new information from selected brands is released, saving them considerable time,

frustration, and possible sales due to out-of-date product information. In less than one week, more than 15 brands are utilizing the platform.

To participate in Stream My Brand, retail jewelers and brand representatives should contact Shane O'Neill at Fruchman Marketing. He can be reached at 419-539-2770. ext. 216, or via email at [shane@fruchtman.com](mailto:shane@fruchtman.com).

### **Arkansas Diamond Matures in North America**

The unique 8.52 carat "Esperanza" diamond, one of the most significant finds ever in the history of the Arkansas Crater of Diamonds State Park, will be cut, graded, designed into a piece of fine jewelry, and appraised, all in North America, all by American Gem Society members.

"Esperanza," will be cut by Master Diamond Cutter and AGS member, Mike Botha of Embee Diamond Technologies, at a special cutting event held at AGS member retailer, Stanley Jewelers Gemologist, starting September 9, 2015 (media preview on September 8 – by appointment only) in North Little Rock, Arkansas. Award-winning jewelry designer, Erica Courtney, another prominent AGS member, has agreed to design a one-of-a-kind mounting for the stone and craft a piece of jewelry, which will be sold at auction in early December 2015.

From appraisal to grading, from cutting to jewelry crafting, AGS members will be involved at every step in the process to ensure the highest level of quality for the Esperanza.

"We are excited to be a part of such an important and historic American diamond," said Ruth Batson, CEO of American Gem Society and AGS Laboratories. "With so many AGS members involved, this is certain to become an American jewel that the ultimate owner enjoys with confidence."

Since its formation in the layers of the earth's crust, the Esperanza is native to North America. Discovered in Arkansas, the impressively large 8.52 carat rough stone traveled home with the lucky person, Ms. B. Oskarson, to Colorado where she quickly contacted well-known jewelry appraiser and AGS member, Neil Beaty, ICGA, in Denver, seeking his expertise for an appraisal. The stone will return home to Arkansas for the special diamond-cutting event where Botha will cut the stone into a unique one of a kind custom-designed triolette shape.

A 3D model of the stone cutting will be forwarded in advance

to Ms. Courtney, for design inspiration and preparation. The triolette stone is expected to weigh approximately 5 carats after cutting and polishing. AGS Laboratories will issue its final diamond grading report, and Ms. Courtney will create a one-of-a-kind piece of jewelry featuring the diamond. Upon completion, the finished piece will be sold at auction.

## Rembrandt Charms® Features Two Popular Collections

### Rembrandt Charms New Popular Collections

CharmDrops® are charm holders that slide onto a bead bracelet or a necklace. Charms can easily be changed to fit any occasion, theme or mood by simply opening the jump ring, which comes with the charm, and attaching it directly to the CharmDrop. Each CharmDrop holds 2-3 charms, with select styles holding up to four. There are multiple styles to choose from in both gold and silver.

Customers are able to display charms in a way that expresses their individual style and personality. "CharmDrops provide a fun and fashionable way to wear charms," explains Melanie Busch, Marketing Director, Rembrandt Charms. "For consumers who are looking for a special piece of jewelry that can be worn several different ways and can be changed easily for an event, our CharmDrops are the perfect option."

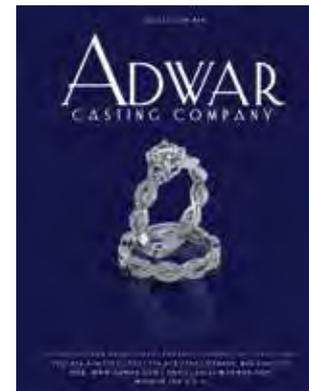
The Accents collection is a selection of petite charms; small in stature, but great for adding on to bangle bracelets or CharmDrops. Accents naturally compliment larger charms.

"Our top priority is fulfilling the needs of our retailers," states Eric Lux, Vice President, Rembrandt Charms. "We meet this goal by providing them with products that are stylish and meet consumer demand, while maintaining our high quality standards. New products, innovative manufacturing processes, and exciting marketing and sales initiatives are just a few of the ways Rembrandt Charms continues to provide retailers and consumers with the best quality and service in the industry." For more information call Rembrandt Charms at 800-828-7840



## New Adwar Catalog

Adwar Casting Co. announced the release of a new 140-page catalog, which showcases Adwar's newest mounting styles in classic and modern designs. All of Adwar's styles are available in 14kt and 18kt gold, in white, yellow, pink and green. Adwar also casts in platinum, palladium and 18kt palladium. Since 1972, Adwar Casting Company, Ltd. has been proudly manufacturing in the U.S.A. Adwar has the most comprehensive selections of castings in the industry, with over 172,000 styles.



Adwar is expert in CAD/CAM software, which has enabled the company to be a recognized leader in design and innovation. With this technology, they are able to turn ideas, sketches, and images from concept to reality. Adwar's exclusive interactive website may be found at [www.adwar.com](http://www.adwar.com). Customers may obtain access to the website. Please call their office for login and password information. 516-678-7755.

## Trufili Acquires Vintage Creations

### Introduces New Line of Deco and Victorian Designs

Trufili a manufacturer of popular antique style jewelry and gifts announced the acquisition of the manufacturing rights of the jewelry collection of Vintage Creations, Inc. This exclusive jewelry line includes filigree rings, pendants, earrings, brooches, and bracelets all reflecting timeless styles of the past. The line includes today's most popular genuine gemstones such as sapphires, emeralds, rubies, peridots, citrines, and many more. Semi-mount versions of most of the rings are available to allow jewelers to mount their own stones. All of the items are in stock in sterling silver and are available in yellow and white gold. The collection can be seen at [www.Trufili.com](http://www.Trufili.com); a wholesale only company. New customers must apply for a wholesale account before they can see prices or order online. Exclusive territories are available. For additional information call 727-599-0317.



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