

THE RETAIL JEWELER

The Official Magazine of The Independent Jeweler • Volume 7, Issue 6 • September 2016



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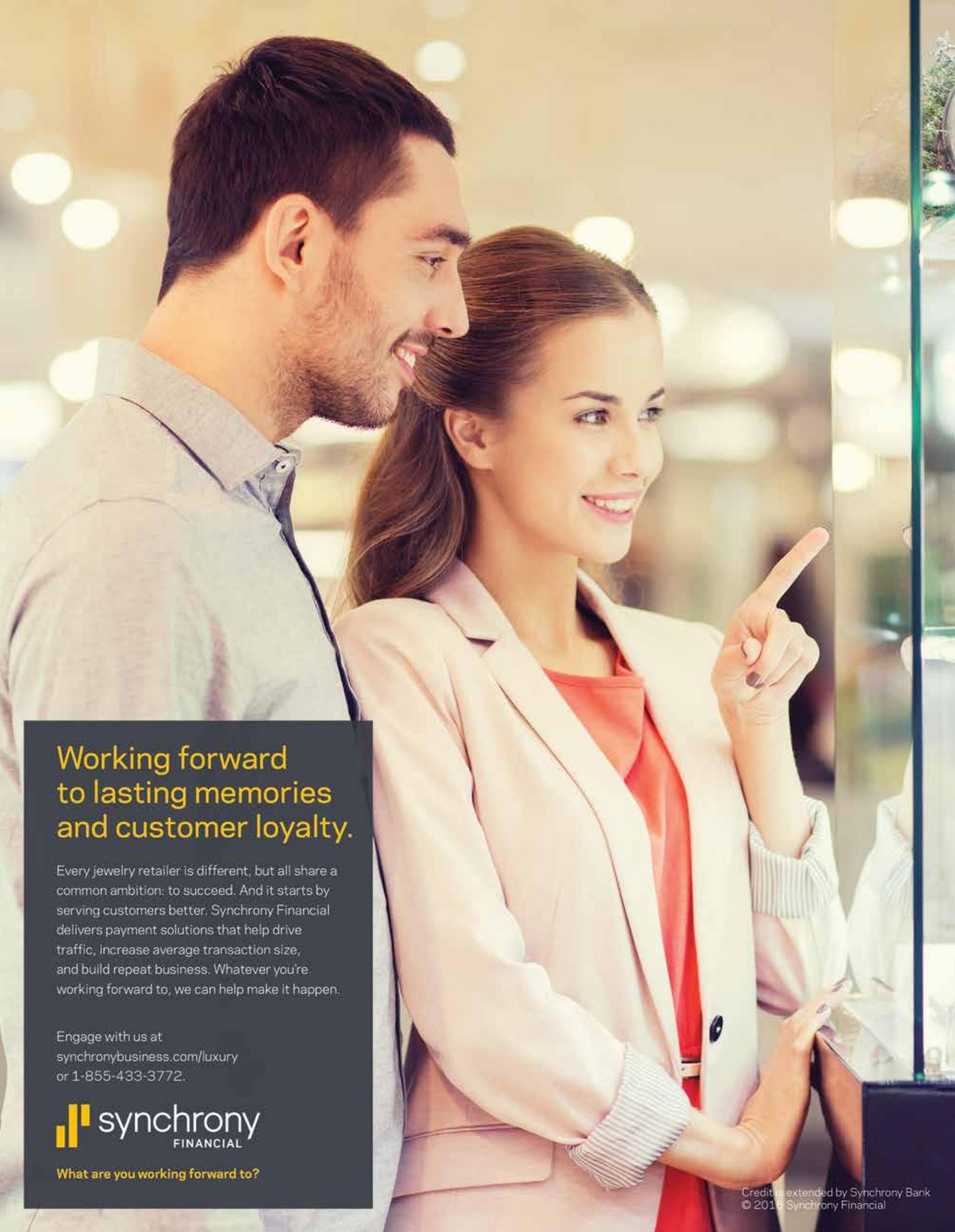


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A man and a woman are shown in profile, looking towards the right. The man is on the left, wearing a light-colored button-down shirt. The woman is on the right, wearing a light pink blazer over a red top. She is pointing her right index finger towards a display case. The background is a blurred jewelry store with warm lighting and bokeh effects.

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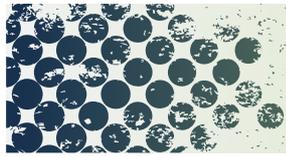


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RIVET COLLECTION WITH DIAMONDS





The Ellicott City Maryland Flood Jewelers Helping Jewelers

By Frank Dallahan

Sam Coyne, owner of Craig Coyne Jewelers, experienced the full fury of the freak rainstorm that visited Ellicott City Saturday night July 30th. His store was virtually demolished as a result of the storm. Water flowed at a furious rate through the downtown section of the town. In the space of two hours, six inches of rain fell and formed a raging torrent through the main street of Ellicott City. The rain flowed into several small streams, then into the Patapsco River and resulted in waist deep water on Main Street. In one video shown on network news that night, you could see four or five individuals forming a human chain to attempt to rescue a woman trapped in her car. They eventually succeeded. However, not everyone was as lucky. Two people lost their lives as the result of the flood



Coyne's store was demolished. If that weren't bad enough, he had recently renovated it and now he is faced with the daunting prospect of redoing all the work that was recently completed.

Lori Gadola, the principal of Kelim Jewelry Designs in the United States counts Coyne Jewelers as one of her clients. Lori is also client of The Retail Jeweler, full disclosure being observed. Lori took it upon herself to do something to help. She organized a fundraising effort by starting a gofundme account for Craig Coyne Jewelers.

To date over \$18,000 has been donated by Coyne's customers, competitors, suppliers, and neighbors in the days following the flood. There have been some very heartfelt and emotional messages coming from people who have purchased jewelry and especially their wedding and engagement rings from Coyne. Competitors, too, have made significant contributions to the rebuilding effort. In my view, this kind of reaction isn't a surprise.

If you would like to help Sam Coyne in his rebuilding efforts go to gofundme.com and click on help Craig Coyne. The first thing that will catch your eye is his storefront. It is incredible. Also, there you will see the names of all those who have contributed along with the amounts of their contributions. The dollar amounts are immaterial but they range from \$10 to \$1,000. Many come with notes of encouragement. It is a real spirit lifter to see the wide range of support Sam has received.

Another example of the charitable giving characteristic from the jewelry industry is seen in the tragic death of Cindy Edelstein. Designer, Erica Courtney organized a fund raising effort to provide funds for college on behalf of Cindy's daughter, Remy. Courtney's efforts raised over \$57,000 to date. Doing good is a hallmark of the jewelry industry

The jewelry industry has long been involved in efforts to help those who have suffered serious setbacks. One of the most notable of these charitable efforts is the Jewelers For Children. Over the past sixteen years JFC has raised over \$50 million to support charitable organizations like St. Jude's Hospital, Make A Wish Foundation, and the Elizabeth Glaser Pediatric Aids Foundation.

These examples and I am sure others like it, go to the very nature of the jewelry industry: giving back. I suppose you could tie this generosity of spirit to the fact that jewelers provide the kind of products connected with important life events: engagements, weddings, births, and graduations. Any time you look for a special gift to recognize important life event jewelry plays a leading role. Perhaps it is the story telling that takes place between the merchant and the client.

This is an important bonding process bringing both together much differently than the sale of almost any other product. It is how the initial sale of an engagement ring can and often times does result in a customer for life. The trust and the powerful connection of those moments are what separate the jewelry business at wholesale and retail from other businesses.

But, the jewelry industry is just a part of the larger generous nature of the people of the United States. We are indeed the most giving of countries. It is the United States who gives the most of any country in the world, with approximately \$29 billion donated a year. This number is not government giving. It is the people of the United States writing checks to the Red Cross when a disaster strikes. This number is more than double the next countries combined on the list including France, Germany and the United Kingdom, all of which give \$12 billion.

To put a special point on the comparison, I love it when we are the target of the acidic humor of the people of the sophisticated European nations for our peculiarities like gun rights, while we pour billions more into helping people affected by hurricanes, tsunamis, earthquakes, and other natural disasters.



Frank Dallahan

co-publisher of The Retail Jeweler

Email Frank@theRetailJeweler.com



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“OPPORTUNITIES MULTIPLY AS THEY ARE SEIZED.” - Sun Tzu

MOVING ON

By John Politi



It’s a Saturday afternoon in early July and I’m at my office just beginning to draft my final article for TRJ Magazine. Six years and 50 articles later it’s with a tremendous abundance of sadness for me to advise our readership that this will be my final column. You see, my Personal Financial Planning business has grown tremendously. I’m writing a new book, starting a blog, continuing my professional designation(s) procurement and teaching more at the University-level.



TRJ Co-Publishers, Edward Coyne, Frank Dallahan and Andrew Kohler are professionals that I hold in high regard; overflowing with wisdom and unparalleled experience of the jewelry industry – they are true gentlemen. Bravely, they forged a new path with an original concept trade magazine. They brought together professionals that deliver smart content – true enablers that inform, heighten and continuously aid in improving the Retail Jeweler’s business. It doesn’t escape me that on the cover of that very first issue in June 2010 was none other than the late Scott Kay. Scott Kay was one of our industry’s true visionaries – I was honored to share space in that same inaugural issue of The Retail Jeweler Magazine with Scott.



Since then, if I’ve shared one new thing over these last six years that has made your lives more successful and prosperous – not to mention happier, healthier and more rewarding, my mission was a success. It was always my hope to raise your level of curiosity a tad higher, so that you would take that next step and delve a bit deeper.



Sometimes it’s just time to move on and allow the publishers to bring in a new voice, a fresh perspective. There are many fine financial professionals that will continue to adhere to the high standards that TRJ and its readership have come to expect. It was always my goal to bring your attention to the fiduciary standards that a professional Financial Planner/ Advisor must always adhere – constantly putting your best interests before their own. It was paramount for you to realize the importance of having and following a Personal or Business Financial Plan. When it comes to Retirement and or Business Succession Planning, the vast majority of us just can’t “wing it”. As the old saying goes, “If you don’t know where you’re going, any road will take you there.”



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MOVING ON



Undoubtedly one of the biggest wild cards and greatest expenses in Retirement (or as I like to say, your “Encore Days”) will be health care. According to Healthview Services: 2015 Retirement Health Care Cost Data Report, “The average lifetime health care premium costs for a 65-year old healthy couple retiring last year and covered by Medicare Parts B, D and a supplementary insurance policy will be \$266,589 – assuming that Medicare subscribers paid Medicare taxes while employed and therefore will not be responsible for Medicare Part A.”

The first half of 2016 was bookended by a volatile January/February (concern over China, oil, the US presidential election, and the Fed’s interest-rate policy) and late June (as markets gyrated in the wake of the Brexit vote). Why do I bring this up - because at the end of the day “Mr. Market” has a tremendous aversion to uncertainty.” That’s what is driving the market’s day-to-day volatility. It’s something that we’re going to have to learn to live with – at least in the near-term. Advisors will need to get real with you about what reasonable investment returns will look like. There’s a huge disconnect between high investor expectations and stark economic realities.

Meanwhile the “Oracle of Omaha” Warren Buffett has some advice, “If investors are worried about their retirement savings after watching 2016’s wild market fluctuations, I would tell them don’t watch the market closely. The billionaire and philanthropist who has amassed a fortune of more than \$65 billion tells CNBC’s “On The Money” that buy-and-hold is the best strategy. “The money is made in investments by investing,” Buffett said in a recent interview, “and by owning good companies for long periods of time. If they buy good companies, buy them over time, they’re going to do fine 10, 20, 30 years from now.”

Let’s review some common investor mistakes. These are usually “repeat” offenses. You can significantly raise your chance of investment success by becoming aware of these errors and taking steps to avoid them.



No Personal Financial Plan

you must have a plan that addresses your financial goals and objectives. What risks are relevant to your profile? Include appropriate benchmarks to measure success. Include the appropriate Asset Allocation - allocating to different asset classes through prudent diversification. Your plan’s written guidelines will help you to adhere to a long-term policy, even when market conditions are unsettling.



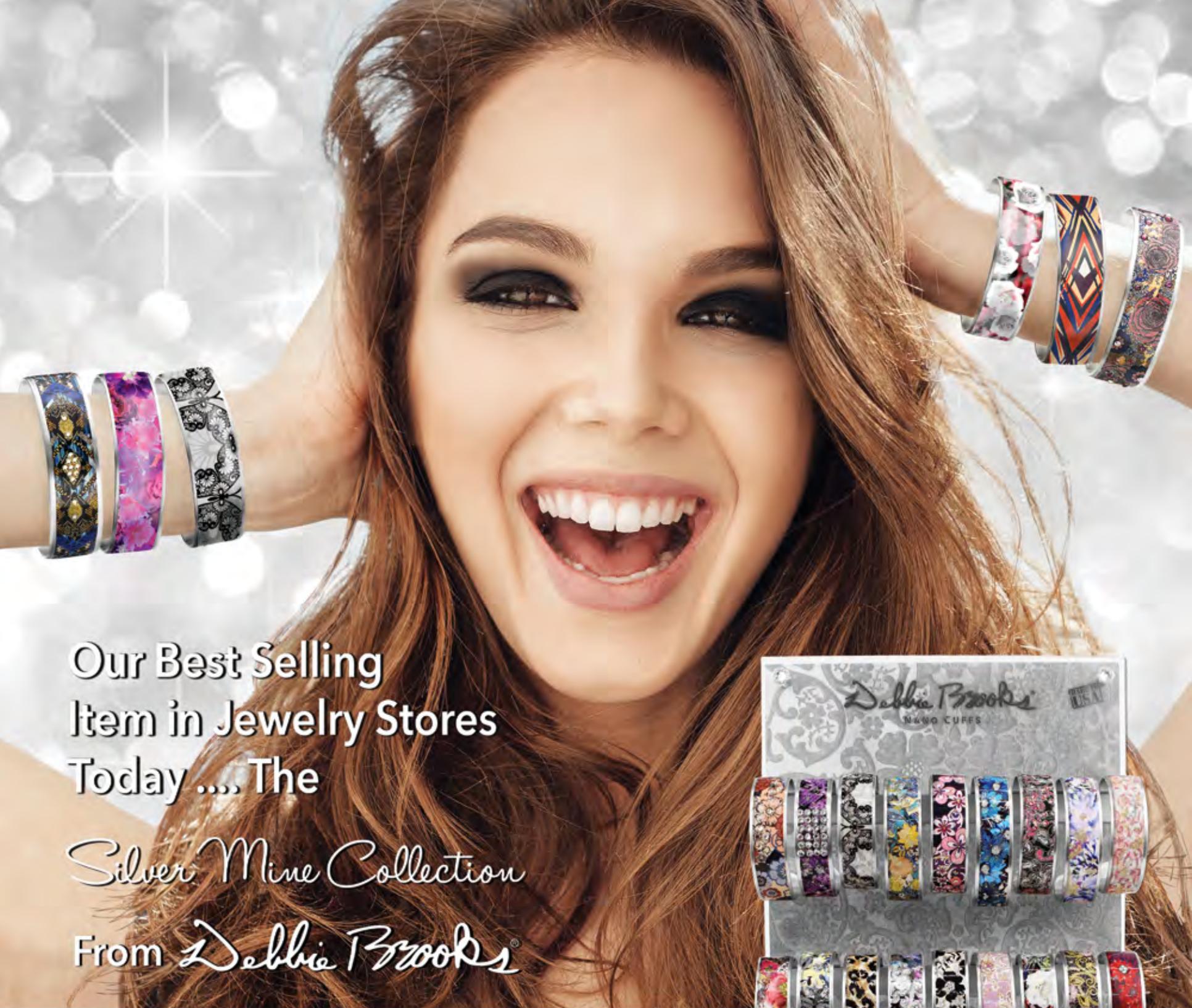
Too Short of a Time Horizon

If you’re saving for retirement 30 years hence, what the stock market does this year or next shouldn’t be your biggest concern (as long as you have the appropriate amount of “Emergency Funds” always available). Of course if you’re saving for your child’s college education and they’re a junior in high school, then your time horizon is appropriately short and your asset allocation should reflect that fact.



Too Much Attention Given to Financial Media

Forget about the talking heads on TV and turn off the noise – remember you have a long-term Personal Financial Plan, and a Personal Financial Planner/Advisor – a professional that is well-experienced and appropriately credentialed that regularly reviews your plan with you.



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MOVING ON



Not Rebalancing

Rebalancing is the process of returning your portfolio to its target allocation as outlined in your investment plan. A portfolio that is allowed to drift with market returns guarantees that asset classes will be overweighted at market peaks and underweighted at market lows – a formula for poor performance. The solution is to rebalance when necessary – your Personal Financial Planner/Advisor should always bring this to your attention.



Overconfidence in the Ability of Managers

– There is no consistent way to select – in advance – those managers that will outperform the market. It simply cannot be done! Fidelity guru Peter Lynch once observed, “There are no market timers in the Forbes’ 400.”



Chasing Performance

Many investors select asset classes, strategies, managers and funds based on recent strong performance. This has probably led to more bad investment decisions than any other single factor. If a particular asset class, strategy or fund has done extremely well for the last three or four years we know one thing with certainty: We should have invested three or four years ago.

True, much of what is stated above isn’t that exciting, and it certainly doesn’t make great cocktail conversation. But don’t forget why you made a plan in the first place. I was recently at an event and just happened to overhear a woman conversing with another fairly affluent individual. They were discussing how the “rich and famous” stay rich.

- Delay gratification & stick with long-term goals
- Be smart when it comes to credit
- “Buy & Hold”
- Remain highly tax efficient

I want to thank everyone again for indulging me these past six years. I hope that I’ve hammered home the point that you should have a personal financial plan – individuals, families and businesses. The plan should be prepared by a well-experienced and professionally credentialed individual i.e.,

CFP®. CPA®, CRPC®, CFA®, and reviewed by your Estate/Tax/Eldercare Attorney. It’s with great respect for the readership of The Retail Jeweler that I proudly say, “thank you.” Thank you for allowing me to share the ABC’s of what it takes to think long-term and tune out the market noise. It sounds easier than it is, but I’m sure you’re up for it. A well-qualified, professional and passionate Personal Financial Planner should be a large part of your life – always available for you to turn to, so you don’t become your own worst enemy.

I hope that your summer was filled with happiness, fond memories and a caring attitude of the changes necessary in our great country to help us remain and realize that we are truly blessed. Blessed with the freedom, democracy and independence that our founding fathers and their fellow countrymen fought and died for - all of which continues to come at a price today. Let us not forget that we owe our success and opportunities to all of our brave enlisted military personnel and veterans that have remained steadfast in defending our country. Let us continue to demonstrate our resilience and bravery as citizens of this simply amazing country we call home – the United States of America. Please feel free to contact me with any questions that you might have in the future, I look forward to hearing from you.

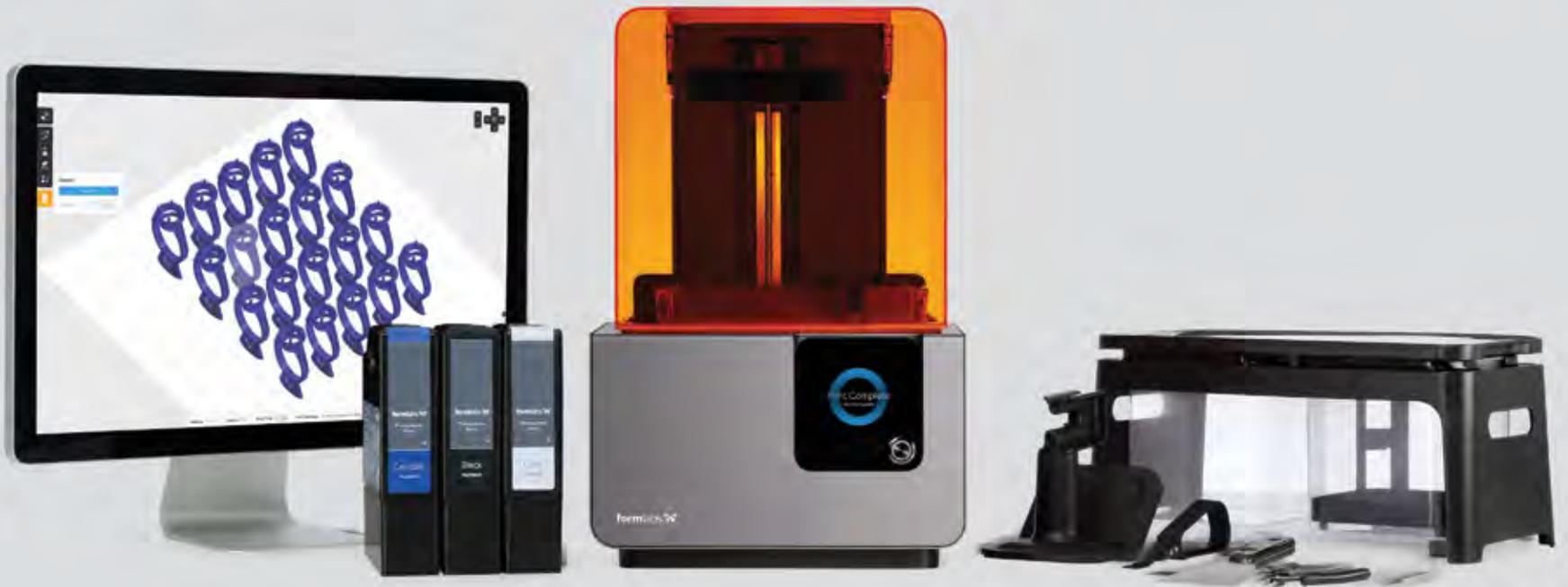


John A. Politi, Jr

John Politi is a designated CRPC® - Chartered Retirement Planning Counselor, Candidate for CFP® Certification and Financial Advisor with Main Street Financial Solutions, LLC, located in Harrison, NY. Main Street Financial Solutions is a Registered Investment Advisor with the Securities & Exchange Commission. John’s team provides comprehensive and customized, Fee-based holistic financial life planning, consultation

and investment advisory services for individuals, families and businesses. Since 2010, John has volunteered his time as the Executive Director of the New York City-based Jewelers for Veterans Foundation, a 501(c)(3) non-profit, dedicated to connecting US Military Veterans with training, financial education & employment in the jewelry industry. John is an Adjunct Professor and Director of the Action Learning Project, Hagan School of Business, Iona College. He holds an MBA in Financial Management, MBA-Advanced Certificate in Health Care Management, Series 65 and successfully completed the Financial Planning Certificate Program at the Lubin School of Business, Pace University. John is a past Board Member and Director of the Financial Planning Association-Greater Hudson Valley, NY, an active member of the American College of Health Care Executives, Westchester County Bar Association and Troop Chaplain for his son’s Boy Scouts of America local Troop. John welcomes your input and can be contacted at, jpoliti@msfsolutions.com. (914) 517-7577 (O) (914) 517-7577 (F) (917) 747-4848- (C)

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LOOK BOOK

By Jackie LeBental

{Heavy Metal}

Growing up in the 80's I think of heavy metal as being a combination of energetic rockers, big hair and bold style. Oh how I loved that era! These dynamic and fearless designers have taken their jewelry blueprints and given us modern versions of chic jewelry rock and roll.

01

Onirikka Fine Jewelry

Drawing inspiration from her roots in El Salvador Gloria Rank creative director of Onirikka, excites us with her passionate and original designs. Her collections are bold and modern, intertwining precious metals, diamonds and gemstones. These fabulous handmade earrings in sterling silver with an 18K yellow gold overlay are the perfect accessory for a night on the town.



MSRP \$680

www.onirikka.com

02

Nancy Newberg

Adorned by glossy magazines and stylists, LA designer Nancy Newberg gives metal work a fresh flavor. From her industrial roped designs to mixed metal hammered chains you can't own just one piece, her collection is addicting. I fell in love with this 18K yellow gold, black and diamond framed cuff that is truly rocking!



MSRP \$7,000

310-508-8917

03

Nan Fusco

From the serene seaside of Laguna Beach, CA artisan designer Nan Fusco creates eye catching one of a kind pieces. Handmade metal draped designs with exotic gemstone, diamond and pearl elements makes for one swanky rock and roll look. This intricate weaved multi oxidized silver necklace with a stunning tanzanite and diamond center is a major neck piece.



Price upon request

949-281-7400

04

Midas Chain

One of the industry's leading manufacturers, Midas family owned and operated for many years produces the most diverse and cohesive collections. You can find anything from the latest gold trends, to simple silver hoops to crystal incusted pieces. This blinged out black crystal link bracelet set in sterling silver is so rocker chic I want at least 3 stacked on my wrist!



MSRP \$645

877-643-2765



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](https://www.instagram.com/Barriluxco).

05

Gurhan

Synonymous for his passion of pure 24 karat gold and sensual design, Gurhan, the man behind this internationally known jewelry brand continuously draws us in like a magnetic force field. Gurhan's joie de vivre and extraordinary vision makes us want to be dripping from head to toe in gold and silver. These fluid sterling silver, 24K gold and blackened silver earrings are the perfect accessory when grooving to the music.

MSRP \$595
646-230-1122



07

Diane Kordas

Fashion forward and setting trends, Diane Kordas has mastered cool fine jewelry. A background in design from Parsons and her international journeys have provided an individualistic platform for her creations. This innovative and functional amulette set in black rhodium plated 18K rose gold with diamonds acts as a luxury perfume carrier. The diamond incusted top unscrews to allow any scent to be added. This is totally rock star worthy.

MSRP \$3,935
www.shop.dianekordasjewellery.com



09

Todd Reed

Master craftsman Todd Reed knew at an early age his hands were a gift. From leather and silversmithing to his now passion for jewelry design using natural and raw elements, this legend continues to amaze us with his technique and commitment to bona fide design. Each piece is organically produced and makes you feel immediately connected to nature. I can picture throwing my hands up in the air showing off this rose cut and black brilliant cut diamond ring set in palladium.

MSRP \$13,695
303-442-6280



06

Annie Fensterstock

Metalsmithing is one of the oldest and traditional crafts in history. Annie Fensterstock a modern day artisan fuses precious metals and gemstones creating both organic and wearable fine jewelry. Her attention to detail in each handcrafted piece is remarkable. If you are looking to be your own unique jewelry rock star, look no further. I adore this 22K yellow gold and sterling silver with diamonds and sapphires wrist candy and I know you will too!

MSRP \$6,150
www.anniefensterstock.com



08

Alor

Designer and Chairman Jack Zemer and his wife Sandy have kept the 30 year heritage of Alor's cable design modern and wearable. Every piece within the collection from watches to both women and men's styles embrace classical motifs that can be worn through out a lifetime. Their handcrafted distinctive style combine with their Southern California roots is a perfect blend of fresh and traditional. These fabulous 18K white gold and blackened stainless steel hoops are the perfect ear statement.

MSRP \$450
800-USA-ALOR



10

Dana Bronfman

A bright new talent has emerged who has given us jewelry to talk about. Inspired by metropolitan architecture each piece is undeniably unique. Downtown chic Dana's pieces show off sleek lines and hard angles while keeping a fully feminine vibe. This sterling silver ring with three black diamonds is rocking ring candy.

MSRP \$560
650-269-1101



THE EVOLUTION OF GOLDSTEIN DIAMONDS

"This year has been a major transition for both Goldstein Diamonds and me personally. My son, Chad, graduated from the University of Arizona and followed that up by graduating from GIA Carlsbad. He has now become an integral part of the Goldstein Diamonds team. His new thinking and team building philosophy is already having a positive effect on how we work together and how we work with our clients.

His vision, which I share enthusiastically, is for us to become even closer to and more important to our customers. We can only do that by having the right product, the right margins, the right attitude all the time and by being very focused on helping make each of our customers have product that is unique in their markets.

A lot of what we're doing today focuses on vintage and antique jewelry. We have a large selection of incredible one-of-a-kind pieces from so many different eras - Victorian, Edwardian, Art Deco, the 50s, 60s and 70s. This type of jewelry is a really hot category for women of all ages. And best of all, consumers can't comparison shop like they do with basic white diamonds, so the retailer is assured a fair margin.

Of course, we still have a huge inventory of every kind of diamond, from melee to 20 cts.; and as the industry knows, we're experts in both fancy cut and fancy color.

We look forward to working with you and demonstrating our philosophy of bringing the fun back to doing business."



David with wife, Lisa



Chad with sister, Allison, and Lexi and Apollo



1. SMNTX011: Platinum Ring with Diamonds, Rubies and 4.02ct FV1 Euro in Center
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2. ER2090: Platinum Deco Earrings with Baguette and Round Diamonds (6.32ctw)
MSRP \$20,000

3. PN0017: Platinum Brooch with Diamonds (5.00ctw) and Star Rubies
MSRP \$15,000

“ We know that doing business the same old way just doesn't cut it in today's internet-savvy world.” —DAVID GOLDSTEIN



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Document Dilemma: Keep or Shred?

By Donna Phelan

Touch a piece of paper once and deal with it, efficiency experts advise. Either file it, dispose it, or shred it. But how do you know which to keep and which to shred? It feels great to lighten up and get rid of unwanted paperwork. Your CPA or attorney may have their own rules about which documents to keep, so be sure to check with them before embarking on a paperwork de-cluttering campaign. Simplify is the goal!

Some documents should be kept forever. A birth certificate should never be discarded. Most states require a birth certificate to prove age and identity for a driver's license. A birth certificate is also used to obtain a passport. Keep the current passport and shred outdated ones. Some states require a birth certificate in order to get married. Schools often require a birth certificate to ensure that children are in the correct grade for their age. Similarly, some school sports programs want to make sure the children are participating at the right level.



A social security card should never be discarded. Although you may not present the actual card, a social security number is usually required for your tax returns, employment records, obtaining Social Security and Medicare benefits, making financial transactions, obtaining utilities, applying for sport licenses, such as hunting and fishing, and as a form of identification in many different situations, such as education and medical records.



Marriage certificates and divorce decrees should be kept forever. A marriage certificate proves that you are married. Marriage conveys certain rights and responsibilities, such as money and property ownership rights, as well as debt repayment obligations. Marriage also affects your tax filing status, and conveys certain rights to retirement and pension plans. A divorce decree proves that the marriage dissolved, which would be required in the event of remarriage. A divorce decree is often requested when applying for divorced spouse Social Security and pension plan benefits.

Certain trust and estate documents should be kept forever. The most current signed and notarized (if required) trust documents, health directives, powers of attorney and wills should be kept safely. Keep the original in a fireproof safe, and put a copy in a safety deposit box. Death certificates, cemetery deeds and lawsuits should never be discarded.

Adoption papers, guardianship arrangements, and diplomas should be kept forever. Citizenship papers, naturalization certificates, health and immunization papers, as well as military discharge and veteran's papers, should be kept forever. Defined benefit pension plan and other retirement plan benefit documents should never be discarded. Keep life, health, disability and long-term care policies that are in force or will continue until they are paid out, as well as group policies.

Tax returns with supporting documents, and year-end summary bank and credit card statements should be kept for 7 years. Investment account summary statements should be kept for 7 years after the investments are sold. Go ahead and shred those pesky monthly statements. Better still, sign up for online statements and eliminate a lot of paperwork.



Spend a rainy day taking a detailed written and photo inventory of all household valuables. Here's a tip: Use the photo date function or put the dateline of that day's newspaper in the photo, along with a ruler. The date stamp or newspaper will prove that you owned the item on the day the photo was taken and the ruler will provide an approximation of the size of the item. Keep your inventory off site in a safety deposit box in case of emergency.

Loan agreements and college financial aid documents should be kept for 10 years after they are repaid. Real estate documents, including loan documents, deeds, surveys, title policies, and home improvement receipts should be kept for 10 years after the property is sold.



Make it easy for your heirs. Consolidate your accounts in one place, and make sure they are titled correctly. Create a financial organization notebook. Put a copy of each account statement, burial plans, your trust, wills, and powers of attorney in it. Write a letter of last instructions and put it in the front. Let your loved ones know what your intentions are for your health, medical directive, burial preferences and the disposition of your estate and household items. Be specific. Make a list with phone numbers or business cards of all your key people – doctors, financial advisor, CPA, estate attorney. Include a list of your passwords. Write a special note to each of your loved ones to express your feelings.

And keep de-cluttering all that unnecessary paperwork!



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) 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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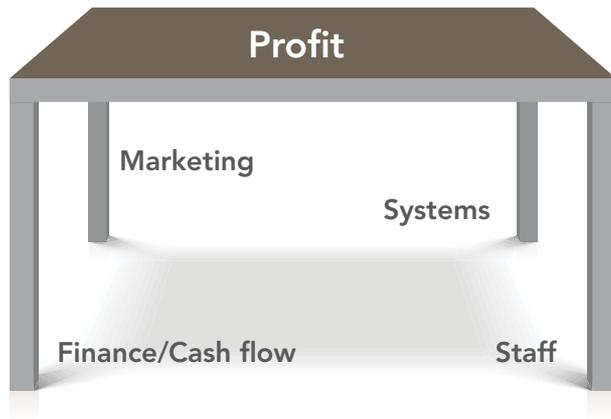
WHY YOUR BUSINESS IS LIKE A TABLE

By David Brown

Running any sort of business requires an owner to wear multiple hats. Focusing in just one area can be fine in the short term but if you want to be truly successful you need to make sure that you are strong in every aspect.

So what are the key factors where you need to concentrate if you want your business to be successful? I love a good analogy so I've come up with the simple suggestion on how you can make your business more successful.

Your business is just like a dining table. Your tabletop is your profit, but like any tabletop, you need to have support to make it strong. Any table with a missing leg will not stand for long and the same is true of your business. You have four important legs, or inputs, to your business.



Marketing: Every business needs to engage its customers and the more successful you are in this area the stronger your profits will become

Finance/Cash flow: How your money flows in and out is crucial to your business success. Not managing cash flow well is the single biggest reason why businesses fail.

Staff: The backbone of any business is a good staff. They are crucial to your success.

Systems: Every good business is built on solid systems. McDonald's has grown an empire on this alone and even if you don't plan to be a chain of stores stretching across the country you still need good systems in place. The stronger your systems the less the business will have to rely on you being there.

So your table now has stability - but no one wants a table without a purpose. A table is only useful for the purpose of eating, and your profits are only useful for what you intend to do with them. If you're planning on savoring your profitable meal you need

a tool to help distribute it. This is where your budget kicks in. Your budget is like the knives, forks and plates you use to share the profit. Setting your budget will help you allocate your profit.

But where do you allocate it? Like any good meal, your profit can be served to the diners at the table. There are four primary diners, or seats, you might want to consider having:



The Reinvestment Seat - All business requires some level of reinvestment, either for growth or to replace diminishing assets. You must allocate some of your profit to this area.

The Capital Return Seat - You've invested money in your business and as such you need a return on this investment. What return do you need to justify the risk involved?

The Effort Seat - If you are actively engaged in your business then you need a return on your time. Many business owners forget to allow for their own "salary" - the amount they need to earn to reflect the time and energy they spend on the business.

The Profit Seat - You aren't in business just to get a return on your capital. Any good business has a surplus profit element which provides a better than average return. This is what justifies goodwill when you sell.

If you are looking to grow your business and need to determine where your focus should lie, look at your four table legs first. Which leg is the weakest? Where do you need to concentrate? Are you earning sufficient return to "feed" each of your four seats the servings they need?



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 or Phone toll free (877) 5698657
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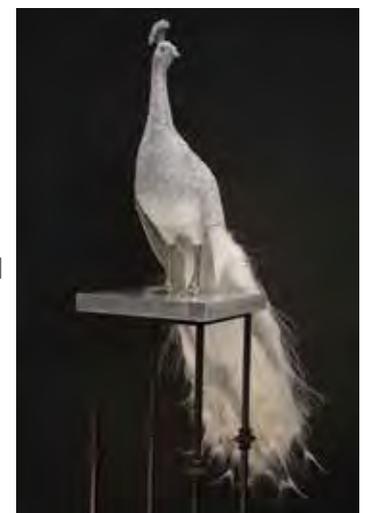


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Putting The Pieces Together: The Website and Social Puzzle

By Matthew Perosi

Your website is the cornerstone of all your online marketing. It's what people find when searching for local jewelers or specific jewelry. They go to Google looking for that immediate purchase, a necessary repair, or to start the long-term engagement ring research and purchase process. Those with immediate needs, will take action based on what they see on your website or your social accounts. Your online catalog will help motivate them to visit in-person for that immediate purchase, while your Yelp and Google reviews will provide the trust they need before leaving their precious possessions in your care.

When it comes to the commitment of long-term custom jewelry design or engagement ring purchase, they are more likely to connect with you socially as a way to bookmark your store. Once they decide to follow you, it's your responsibility to use your social accounts to show them you are honest and transparent, the quality of your work, and the service you provide.

Customers who need a quick gift, an emergency accessory for an event, and or a treat for themselves, are more likely to visit your store in-person after browsing through your online catalog. That's why it's important to set up and maintain a catalog even though it's very time consuming. Although the initial connection you make is through your website, it's your social media accounts that will help capture the larger, long term sales, wedding jewelry sales, custom design sales, and then your repeat sales.

Successful jewelers attract the new generation of jewelry buyers by seamlessly combining their website and social media accounts. The process starts with perfecting a desktop and mobile website, and then adding ecommerce. After that, you share strategic information from your website to your social accounts to build those long term relationships. Your strategic sharing needs to resonate with your audience's attitude and point of view otherwise they will ignore you.

Social media usage has transformed from its original written status message updates into a multimedia playground where

imagination takes center stage. Facebook and Twitter were originally places where friends were posting inane status updates like "I'm drinking a beer on my couch after a long day of work." Now it's more likely that the same person would post a selfie while sitting on the couch with the beer in one hand, the TV behind them and a cat on their lap. In fact, the millennial generation is further likely to use the Boomerang App on their smartphone to create a moving image showing them drinking that beer while the cat is attacking their arm.

Your new wedding jewelry buyers, those Millennials, are immersed in social media imagery and phrases. Instead of written conversations, it's common for them to talk to their friends using memes. What you post to social media needs to be visually interesting enough to interrupt their daily routine; it's the new type of interruption marketing.

The use of images and photos to convey your message is more important today than in previous years. The big Madison Avenue marketing agencies of yesteryear would craft a perfect paragraph for an ad, and some might argue that long form sales letters still work today, but perhaps not on social media. Millennials want to see a photo that will quickly resonate with them and convey 1,000 words without reading. Sure, you should also include written copy, but it's the secondary message now. On social networks, it's the visual media that will capture attention first.

The visual media used on your website helps sell your products and services. Product photos with clean white backgrounds are best used in your online catalog but those same images are boring on social media. Social usage has matured beyond sharing pages from your website and simple text updates, instead you should use photos with colorful backgrounds, descriptive videos, animated images, and even relate pop culture memes to the products and services you provide.



As you gear up for the 2016 holiday season, you should experiment with different social media apps on your phone and the different ways you can post photos, video clips, and animations. Facebook is the obvious network to experiment, followed by Instagram and Pinterest. Twitter, Tumblr, and Google+ have the potential to work once you figure out how to reach your target audience through them.

Live streaming video is growing in popularity and I recommend it for event announcements, product demonstrations, and live Q&A when possible. The Periscope social network is easy to use through its simple video broadcasting smartphone app. Your audience on Periscope will grow quickly if you broadcast a few times a week. You can also broadcast live through YouTube and Facebook with the added benefit that those broadcasts are permanently archived.

There are a lot of ideas on how to effectively use the different social networks, and I haven't mentioned other social networks, like LinkedIn, Snapchat, and Foursquare. Send me an email and I'll send you a list of ideas for using social networks this holiday season.

Your website is the largest piece of the marketing puzzle, with other pieces being several social networks. Other retail industries have already learned that customers now demand the web and social to seamlessly fit together to create a good long-term relationship. It's time that the jewelry industry adopts this approach, too.



Matthew A Perosi

Matthew Perosi reports the latest Internet trends and methods that are most relevant to the jewelry industry in his newsletters, videos, and blog available through jwag.biz. Tap into the more than 1,500 free newsletters to guide you towards better usage of websites, social, and mobile. Matthew invites your feedback and questions at matt@jwag.biz or 973.413.8211. Many questions from TRJ readers have turned into great newsletter topics.



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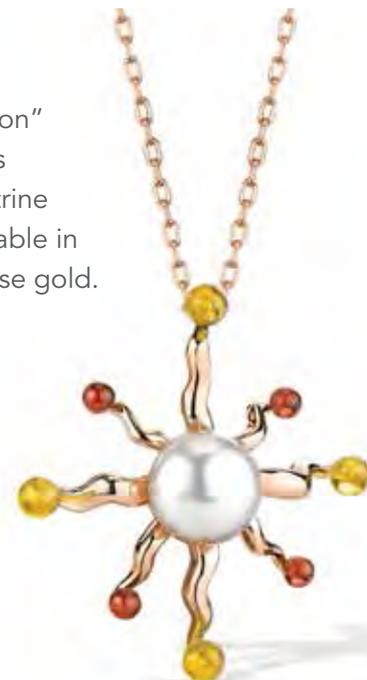


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DO'S &

DONT'S

For Jewelers Dealing With Psychological Injuries

By David Sexton

Criminals have been known to complete smash-and-grab robberies in fewer than two minutes. In that short window of time, they are able to destroy the interior of a jewelry business, steal the most valuable merchandise, and strike fear into everyone present at the scene. It will take longer than two minutes to restore business assets and replenish the inventory that was stolen, but losses like that can be replaced.

While it's recommended to take preventative measures to minimize the damage when robberies and other catastrophic scenarios occur, it can be extremely difficult to anticipate — and recover — from the emotional strain that follows. Those two minutes of terror can live on indefinitely as traumatic memories that make it seem as if the experience just won't go away. After all, it's nearly impossible to prepare for the adrenaline rush of having a gun pointed directly at you or even being able to practice coping with anxiety or depression when the symptoms aren't present.

Many people, who go through an event like this, often overlook the psychological toll that the aftermath can cause. If left unaddressed, the long-term effects of reliving the trauma can severely impact more than just the professional image of a jeweler and the business. The individual's personal life can also be significantly damaged.

Vivid flashbacks, pervasive changes in personality, dramatic emotional swings, and heightened feelings of stress don't simply vanish in a set period of time after the trauma. The effects of the experience are far-reaching and require careful attention from both the person affected and their close companions.

If you're ever faced with a traumatic situation, these do's and don'ts of treating psychological injuries can serve as basic reminders, but also be sure to seek out professional help to aid in the recovery process:

✓ Do's

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

✗ Dont's

- ✗ Drink alcohol excessively.
- ✗ Use legal or illegal substances to numb reactions or serve as an emotional crutch.
- ✗ Withdraw from significant others and friends.
- ✗ Stay away from work.
- ✗ Reduce your leisure activities.
- ✗ Set unrealistic expectations for your recovery.
- ✗ Make major life decisions or changes while you're coping with trauma.
- ✗ Be hard on yourself or others.
- ✗ Help when you need it

It might seem easy to keep those tips in mind and convince yourself that you'll be able to deal with an emotional experience by pretending that nothing happened. Unfortunately, battling with your feelings on your own probably won't help fulfill a complete recovery and could potentially make things worse.

However, as a policyholder of Jewelers Mutual Insurance Company, you don't have to work through the difficulties of recovery alone. If you, a coworker or your family are touched by trauma attending a covered loss, our claims staff will put you in touch with professional counselors who can help you, your team and loved ones deal with the emotional repercussions and respond to your unique situation.

Known as the RELI(E)VE Program, this exclusive member benefit makes services available 24/7 to Ceridian LifeWorks, a leading provider of crisis support services for immediate and full-service counseling. Whether your support comes via phone, private in-person appointments, or even on-site group or one-on-one meetings, the RELI(E)VE Program can help you overcome the hardships associated with traumatic experiences and their lasting memories.

Everyone experiences trauma and its effects differently and the question of whether professional counseling is needed is always a personal decision. Nevertheless, you can be comforted by that fact that if you do need help — and are a current Jewelers Mutual policyholder — the option for free professional assistance and support is available. In fact, the RELI(E)VE Program doesn't even require any special policy or endorsement.

If you would like to learn more about the RELI(E)VE Program and other member benefits, please contact sales@jminsure.com. Current policyholders can contact claims@jminsure.com to learn more about Ceridian Lifeworks and the services they provide.



David Sexton

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



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Does Your Company Need a BOARD OF DIRECTORS?

By Bill Boyajian

Don't read the title of this message and say, "This one's not for me." Keep reading.

I sit on a number of boards of directors – both for-profit and non-profit – and even chair a couple of them. A quality board can make a real difference in a business.

If you're an owner, a board provides you with broad-based intelligence you likely can't get anywhere else. Moreover, a board gives you an unbiased perspective that is vital, especially in a family business, where squabbles can be far too prevalent. A board also ensures a degree of accountability often shunned by owners and entrepreneurs who think they know everything.

But boards aren't management. Board members need to be informed, but not directly involved. The President and CEO of the company must have vision and determine strategy, while it is the Board's role to react to it and advise appropriately. Good board members focus on big issues, not minutia, and know how to give sage advice with confidence and diplomacy. Smart owners and CEO's know how to take that advice and use it to the company's benefit.

So if you were to build a board of directors, who should be on it? Well, not your best buddies. You certainly don't need a "good old boys club." You need experienced professionals who can add value to your business, even if it's from afar. You need a few good people who can see around corners, alert you to a possible "knock-out punch" you don't know is coming, and who can disagree with you without being disagreeable. In effect, you need smart people who may well see things differently than you.

So what will all this cost you? Not as much as you might think. Good board members like challenge and if they like you and your business, they will give you much more than the retainer you pay them to attend board meetings and to be available for calls and emails. Why? Because good board members like to know they helped make a difference in a business. That's the kind of person you want to attract to your company. It's



the kind of person who appreciates being thanked for their interest and contribution, and who can add value in diverse ways to strengthen your core business and help take it into the future.


A quality board can make a real difference in a business.

Finally, family businesses, in particular, need people both inside and outside of the family on their board, and everyone in the family must respect them. Families often look to their attorney or CPA to fill a board seat, but they are often best at performing their important function as consultants to the business, rather than as board members. You want board members who are rich and deep in skill and

value, and have no ax to grind except to help the ownership and leadership of the business. Anything less than a person with a track record of integrity and a long-term interest in your company is simply not what you're looking for.



If I've prompted your interest, or if you have questions or comments, feel free to drop me a line or give me a call. Best wishes in building your board!



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.



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AGTA 2016
Summer
AGTA Spectrum
Awards™
Winners



The American Gem Trade Association announced the winners of the prestigious AGTA Spectrum Awards™. The competition was held in New York on July 23rd and 24th and is regarded as the world's preeminent colored gemstone and cultured pearl design competition. The prestigious judges for the competition this year were the following: Gail Brett-Levine of National Association of Jewelry Appraisers; Diane Garmendia of 33 Jewels at El Paseo; Jay Mednikow of J.H. Mednikow & Co., Inc.; Victor Velyan of Victor-Christy Studios; and Lew Wackler of Lew Wackler Gem Co.

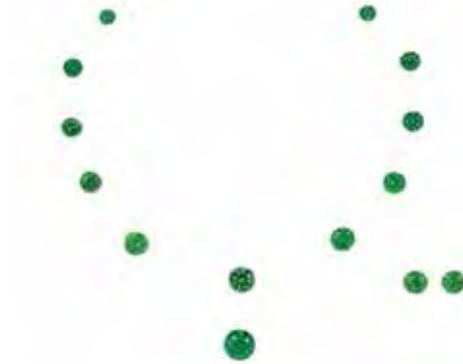
"What a spectacular collection of winners!" said Douglas K. Hucker, AGTA CEO. "The AGTA Spectrum Awards™ always showcases the best, most innovative and the most exciting evolutions in the design and colored gemstone industry and this year was certainly no exception. Unquestionably the quality of the gemstones and metals in the craftsmanship was elevated this year in all of the entries we received, and that was evident in the choices our expert judges made."

Winners of the 2016 Summer AGTA Spectrum Awards™ are:

BEST OF.....

Best of Show

Ruben Bindra, B & B Fine Gems - Suite of round, brilliant Russian demantoid Garnets (24.67 ctw.).



Best Use of Color

Derek Katzenbach, Katzenbach Designs - 14K white gold ring featuring a 4.97 ct. bicolored Tourmaline accented with tsavorite Garnets, Tourmalines and Diamonds (.69 ctw.).



Best Use of Pearls

Judy Evans, Oliver & Espig Gallery of Fine Arts - Platinum pendant featuring a 13.44mm golden South Sea cultured Pearl accented with Diamonds.



Best Use of Platinum and Color

Kathy Kinev, Jewel Creations, Inc. - Platinum "St. Chapelle" ring featuring Rubies, Sapphires, tsavorite Garnets and blue and white Diamonds.



Fashion Forward

Lorenzo Chavez, Geogem-USA - Platinum and 18K yellow and rose gold "Gift from the Abyss" pendant featuring a 124.73 ct. carved Kunzite accented with blue Zircons and Diamonds (.82 ctw.).



SPECTRUM

Bridal Wear

Bridal Wear - 1st Place and Platinum Honors

Ricardo Basta, E. Eichberg, Inc.
- Platinum "Royal Blue" ring featuring a 12.00 ct. blue Sapphire accented with Diamonds (2.59 ctw.). The ring features a detachable 18K yellow gold "Quilt" jacket featuring Turquoise accented with Diamonds (.43 ctw.) and tsavorite Garnets (.16 ctw.).



Business/Day Wear

Business/Day Wear - 1st Place

Ricardo Basta, E. Eichberg, Inc.
- 18K yellow gold and platinum "Honey" ring featuring a 13.58 ct. Heliodor accented with Sapphires (.82 ctw.) and Diamonds (.96 ctw.).



Classical

Classical - 1st Place

Niveet Nagpal, Omi Gems, Inc.
- 18K rose gold ring featuring a 4.01 ct. cushion-cut pink Spinel accented with Spinel melee (.52 ctw.), Diamond melee (.82 ctw.) and a .01 ct. Alexandrite.



Evening Wear

Evening Wear - 1st Place

David Gross, David Gross Group
- Platinum necklace featuring 21 unheated Mozambique Rubies (29.33 ctw.) accented with Diamonds (21.61 ctw.).



Men's Wear

Men's Wear – 1st Place and Platinum Honors

Mark Schneider, Mark Schneider Design - Platinum and 18K yellow gold ring featuring a 8.76 ct. Maw Sit Sit accented with black, white and yellow Diamonds (2.27 ctw.) and tsavorite Garnets (.93 ctw.).



For further information regarding the 2017 AGTA GemFair™ Tucson or the AGTA Spectrum Awards™ Gala, please call (800) 972-1162 or visit our website at www.agta.org. For more information regarding the AGTA Spectrum Awards™ competition, please contact Megan Whitmire at megan@agta.org or 800-972-1162.

The American Gem Trade Association is a not-for-profit Association serving the natural colored gemstone and cultured pearl industry since 1981. The AGTA serves the industry as "The Authority in Color" and has its headquarter office in Dallas, Texas.

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Jewelry
inventory

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Said Silver
Jewelry sales
increased over
prior year

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Said Silver
Jewelry
experienced the
best turnover

45%
Said Silver
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Belle Étoile®

Belle Étoile, French for "beautiful star", takes inspiration from the modern woman. At Belle Étoile, we create exquisite and luxuriously bold jewelry that delights the imagination, heart, and soul. Our goal is to provide every woman the opportunity to express herself to her fullest potential.

Recognized by the jewelry industry for its multiple award-winning designs and unparalleled customer service, Belle Étoile continuously strives to redefine fine fashion jewelry. Our design process is a journey. Each piece follows an unparalleled path, giving it that exceptional hand-finished craftsmanship that is so uniquely Belle Étoile. Working with rich sterling silver and unique materials, Belle Étoile artisans expertly create designs of the highest quality, empowering women everywhere to shine like the stars they are.




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Since its inception in 2010, Royal Chain's Stardust Collection has become a huge success and a staple in independent jewelry stores throughout the US. Each piece is hand-crafted in sterling silver and features a unique diamond cutting process that creates a rich brilliant effect. It's a big look at remarkably affordable prices with retails from \$49 to \$399.

Backed by the strength and integrity of its parent company, the Royal Chain Group, Stardust not only offers exciting product at tremendous value, but is complemented by the industry's most responsive customer service and support.



We have a rough idea of what people like.

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We are a group of creative people who can't stop coming up with new ideas! At Ed Levin Jewelry, the best ideas are explored and realized to create wonderful, innovative designs.

Several times a year, Ed Levin Jewelry introduces a collection of new designs. The whole team is involved in some way; designing, choosing, engineering, tooling, testing, producing and promoting new designs. The traditional final design stage is the Fun Box – a box of beautiful new jewelry ready to be worn by Ed Levin employees, real people, to test each design for comfort and function before they go to our retailers.

Here are some new reasons to love Ed Levin Jewelry!



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Waterfall




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Ostbye releases Two-Stone Diamond Marriage Symbol® and Christian Marriage Symbol®

Ostbye has announced the launch of the new Two-Stone Diamond Marriage Symbol® and Two-Stone Christian Marriage Symbol®. These new design collections evolved from the iconic Three Stone originals. The proven three stone collections are perfectly suited for the creation of meaningful new designs expanding to the popular on-trend two-stone category.

Made for today the central design theme features two hearts touching and bound together with a fashionable flourish. The two major diamonds nest against the hearts side by side expressing a forever union. Interlocking circles, as the symbol of marriage, complete an unmatched customer experience and love story. The Christian Marriage Symbol® pendants feature the same strong story elements backed by the cross as a perfect expression of a faith centered marriage bond. Both collections feature a variety of styles and diamond sizes to suit any budget.

Perhaps most importantly, the new Two-Stone Diamond Marriage Symbol® and Two-Stone Christian Marriage Symbol® brands allow dealers to differentiate themselves with territory exclusivity. Incase displays, custom cards, counter brochures, advertising materials and a lifetime trade up program are available to retail jewelry stores with a minimum purchase.

The entire Diamond Marriage Symbol® and Christian Marriage Symbol® Collections can be seen at www.ostbye.com.

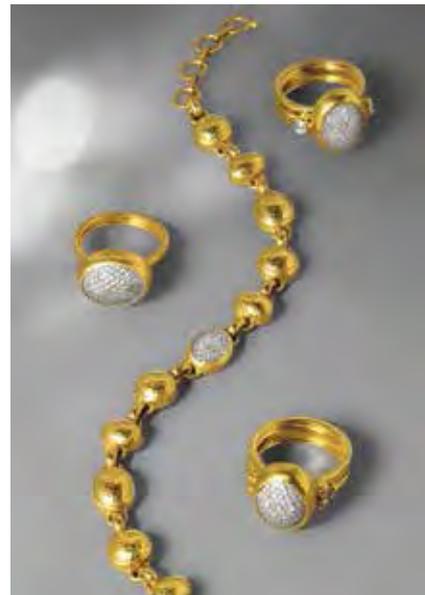
Ostbye has been serving the jewelry industry since 1920. Throughout this time, Ostbye has remained committed to its mission of providing the best customer service through unparalleled service, quality, and value. Ostbye's comprehensive collections include bridal sets, anniversary bands, fashion jewelry, diamond pendants and earrings.

For more information, please contact Ostbye at 866-553-1515



Gurhan Reintroduced 24 Karat Gold

Reknown designer Gurhan is credited with reintroducing 24K gold into the world of modern jewelry... which wasn't always easy. Working with a softer, heavier metal presents a variety of challenges but Gurhan was so captivated by the color and sensuality, that he studied the ancient masters, refined their techniques and even opened his own factory workshop where the jewelry continues to be hand-crafted by highly trained artisans.



Gurham Amulet Collection

Many Gurhan clients have become collectors and in addition to the unique and outstanding designs, the company is known for unsurpassed quality and workmanship.

The high energy husband and wife team, Gurhan and Fiona operate the company from their headquarter office in midtown Manhattan and Atelier in Tribeca.

For more information call 646-795-1212.

Rembrandt Charms Adds To Wedding Collection

Rembrandt Charms has added four new designs to their vast and popular "I Do" collection of wedding charms.

This new grouping of charms has been designed especially for the bridal party. Styles include, Bride, Maid of Honor, Bridesmaid and Flower Girl. The simple disc styling is classic and elegant with a fresh feel, making them perfect for any Classic Charm Bracelet or Bangle Bracelet. Each charm is engravable on back to allow for personalization.

"Like no other jewelry item, charms emotionally connect with consumers," explains Melanie Busch, Marketing Director, Rembrandt Charms. "Charms provide the perfect way to share life moments, special occasions and stories. A wedding is the perfect example of all three. As the bride begins her new life journey, her charm story also begins."

New and Noteworthy

"The wedding category is huge in the jewelry industry, and charms are an important division of that category," explains Eric Lux, Vice President, Rembrandt Charms. "Our retailers have great success with selling our bridal charms to mothers and bridal parties. Depending on the style and metal, our wedding charms retail from \$19 to approximately \$950. By adding new styles to our line, we have given our jewelers a means to expand their sales and take greater advantage of a consistently positive bridal market."

All charms available in sterling silver, gold plate, 10kt and, 14kt yellow gold and, 14kt white gold. Call 800-828-7840 for more information



Simon G. Creates Perfect Platinum Pairings Under \$2,000

Simon G. Jewelry has launched their new, 15-piece, platinum, bridal collection, disrupting the jewelry world with their ability to offer the luxury of platinum at an attainable price. The latest collection, featuring sets of engagement rings and matching commitment bands, are available for under \$2,000, providing the best to those for whom the precious metal was previously only a dream.

Acknowledging that 90% percent of all brides desire platinum as the metal for their engagement ring, Simon G.'s designers have created a collection with their distinctive balance of modern flair, classic elegance, and vintage style now available to a new audience. The endurance of the pure, white metal and its consistency of color, combined with Simon G.'s use of the 900 platinum and iridium mixture for durability, reinforce the sets as a wise and treasured investment. Each handcrafted piece of Simon G. jewelry comes with a unique serial number and lifetime guarantee against manufacturer defects.

Continued to Pg 63

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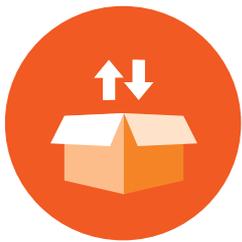
Be Aware of These Four Scams

As the industry's credit watch-dog, The Jewelers Board of Trade recently published an alert to its members of several schemes used by some clever fraudsters. JBT has agreed to allow The Retail Jeweler publish this information as a public service to the industry.

We continue to hear from our Members of fraudulent ordering schemes. We would like to once again to draw your attention to the following four situations to help you avoid being scammed by unscrupulous operators posing as legitimate jewelers.

BELOW ARE FOUR CASES OF FRAUDULENT ORDERING SCHEMES

CASE A



You receive a request from a customer to ship merchandise to a location/address which is new or has never been used to receive goods. Before shipping, confirm the changed location with a known executive at your customer's office. Criminals use this method of changing shipping locations to have goods sent to them fraudulently.

CASE B



An individual appearing to be your supplier asks you to pay by wire transfer or other method to a new account. Be on the alert for fraud and confirm the change with a known executive of the supplier before sending payment. Criminals are often able to obtain names and account numbers making their fraudulent requests for changes seem legitimate.

CASE C



An individual posing as your customer places an order and requests that it be sent overnight priority to the listed address of the customer. The fraudster then calls back requesting the package tracking number, and without your knowledge calls the overnight carrier and asks them to re-route the package to another address - the fraudster's. Many overnight carriers have now initiated a password system to prevent fraudulent re-routing of orders. Nevertheless, caution is warranted. Be sure your package is in fact going to your customer and that the delivery address cannot be changed mid-route except by you. A member stated the FedEx account now has a password to make changes such as this and is urging other members to do the same.

CASE D



Many fraudsters masquerade as legitimate buyers and agree to provide a cashier's check up front to secure an order. Be sure that the cashier's check clears both your bank and the issuer's before shipping the order, as there has been a rise in the use of counterfeit cashier's checks.

Always remember to pull a credit report when dealing with new customers if you decide to make the sale, whether or not they offer a cashier's check.

If you have any questions, please contact us at 401-467-0055 or info@jewelersboard.com.

New and Noteworthy

With elements paying homage to Simon G.'s most sought after pieces, consistently favored by celebrities and dignitaries, the new line blends the femininity of the garden collection, the geometry of the modern collection, and classic styling of the passion collection, all in setting that takes far less maintenance than other similar metals.

For more information call 818-500-8595



AGS Laboratories Now Offers Free Shipping From Belgium

The American Gem Society Laboratories has added another new service to serve the jewelry industry: free shipping from Belgium. AGS Laboratories is the only nonprofit diamond-grading laboratory dedicated to consumer protection. It regularly enhances its service offerings to support the current needs of today's dynamic jewelry marketplace.

The AGS Laboratories' other new and recently introduced services include:

- Grading of mounted goods
- Natural diamond verification
- Diamond sorting services (by cut, color, clarity)
- Customizable reports
- Free shipping from Hong Kong, India and now, Belgium.

This is in addition to their long-standing line up of services, including full-service diamond grading of the 4Cs, proprietary cut grade reports, cut optimization research and reports, laser inscription, and fancy cut grade reports.

"We are proud to offer the industry uniquely collaborative customer service," says Jason Quick, Director of Grading at AGS Laboratories. "Responding to industry needs and creating new service offerings like free shipping from Belgium, helps us not only serve the jewelry industry but also to realize our ultimate goal of protecting more consumers."

To inquire about any of AGS Laboratories new service offerings, or to learn more about free shipping from Belgium, please contact AGS Laboratories Client Service at (702)-233-6120.

Sharing The Joy Of True Brilliance

In early 2000 I was encouraged by Shane Decker to join IJO; he insisted it would help me, keep me focused and help my business grow. But I was not eligible due to a territory conflict. In late 2007 our industry changed, our cash flow diminished, and by 2008 I was concerned about whether we'd survive.



In early 2010, as I began wondering "what will I do?", I received a call from Penny Palmer at IJO. I was finally eligible to join and get a free trip to their next conference. Having been exposed to other shows I wasn't expecting much, but the first day I went to seminars I discovered something different – jewelers cared about other jewelers. This was something totally new and classes were taught to help me make my business better.

I went to the IJO Business College (Boot Camp!) where my store was disassembled and put back together, with the broken things fixed. Signage, appearance, staffing, salary, marketing, open-to-buy...



things I never really understood were explained to me. I had been in the business 24 years and was amazed at

what I was learning. In 2010 I found a family that cared about my success and my growth.

In 2011 we saw a 30% increase in sales and a net profit we hadn't seen in 3 years. In 2015 we experienced our best year ever. IJO gives you the tools; you just have to use them. I've grown more in knowledge in the past 6 years than any other time in my 30 year career. I'm thrilled to be a part of the IJO family, the classes, the round tables, the people, and of course the IJO staff.

Seth Shipley, Shipley's Fine Jewelry, Hampstead, MD



For information on IJO membership call Penny Palmer at 800-624-9252. www.ijo.com



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New and Noteworthy

Phillip Gavriel Introduces Privé Collection

The sophisticated and subtle dramatic aesthetic of Phillip Gavriel's Privé collection is a fresh take on women's statement jewelry. The new collection is inspired by the rich history and experiences that designer Phillip Maroof encountered during the time he spent traveling and studying in Italy.

Italian designs are known for being romantic, elegant and vibrant, the ideal inspiration for statement jewelry. The Privé collection combines traditional Italian artistry with modern bold and edgy designs. Although, some women tend to shy away from the bold look of statement pieces, the delicate appeal of Privé makes it easy for women step outside of their fashion comfort zone. Privé is truly an exploration of style. These pieces are from the first in the series of various capsule collections in the Privé collection. New pieces will be introduced later this year and following into 2017. The name of this particular collection is called Mantis.

Phillip Gavriel is a special combination of integrity, value, and stability. Phillip Gavriel is a family owned and operated company with a passion and commitment to his craft. For more information call Royal Chain at 800-622-0960.



From the Armour Collection - 18K white gold choker with horizontal diamond cut finish and black spinal trimmed around the upper portion of necklace. \$10,000

From the Foglie Collection - Silver choker with a black ruthenium finish. Rhodolite stones on a fancy leaf graduated design. \$4,000



From the Foglie Collection - 18K white gold choker with diamonds on a fancy leaf graduated design. \$12,000

Jewelers 24-Karat Club of Southern California Announces 2016 Honorees

The Jewelers 24 Karat Club of Southern California and its board of directors are pleased to announce the Club's 2016 honorees, who will be recognized during its 72nd Annual Dinner Dance and Gala, at 6:30pm on Saturday, October 8 at the Beverly Hills Hotel in Beverly Hills, CA.

This year's Excellence in Service honorees are Nikhil Jhaveri and Mary Todd-McGinnis. Nikhil is President of the Jhaveri Diamond Corporation and Elan Luxury Collections, in Los Angeles, CA. He is also President of the Diamond Club West Coast and a Member of the Executive Committee of the World Federation of Diamond Bourses.

Mary is Vice-President of Sales and Training at Ben Bridge Jeweler, in Seattle, WA. She is a recipient of the Women's Jewelry Association National Award for Excellence, American Gem Society Distinguished Service Award.

"Nikhil and Mary have both made tremendous impact our industry, and exemplify a high standard of professionalism, business ethics and a commitment to excellence, true to the 24 Karat Club's mission," said Niveet Nagpal, the Club's president. Additionally, the 24K Club is honoring Jen Cullen Williams, Managing Director of Luxury Brand Group, in Orange County, CA, with the Club's Rising Star Award.

"The Rising Star Award was created to honor a young leader that has shown a passion and commitment for the betterment of our industry. Ms. Williams is very deserving of this honor as she is one of the most gifted and dedicated professionals in our industry."

For tickets, sponsorship and more information on the honorees please contact Loretta Castoro at info@jewelers24kclub.com or call 865.789.0690. The Dinner Dance and Gala is black tie optional.



Mary Todd-McGinnis



Jen Cullen Williams

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Jewelers Education Foundation Launches Industry Education Portal

The Jewelers Education Foundation (JEF) has announced the initial rollout of the Jewelers Education Portal.

The portal, located at www.jewelerseducationfoundation.org, is a collaborative resource for existing and prospective members of the trade to learn about and access the many educational programs offered by the jewelry, diamond, colored stones, precious metal and watch associations. It also provides information about services available from each association, including crime prevention, legal and ethical standards, appraisals and credit reporting.

The site also includes links to Career Services and details of Upcoming Events being offered by the participating organizations. Initial sponsoring organizations include participants from both the United States and Canada, including: the American Gem Society, American Gem Trade Association, American Watch Association, Canadian Jewellers Association, Diamond Council of America, Diamond Manufacturers and Importers Association, Gemological Institute of America, Jewelers of America, Jewelers' Security Alliance, Jewellers Vigilance Canada, Jewelers Vigilance Committee U.S., Manufacturing Jewelers and Suppliers of America, National Association of Jewelry Appraisers, Natural Color Diamond Association, The Jewelers Board of Trade, and the Women's Jewelry Association.

This initiative is a result of the sponsoring organizations' aim to help industry members take advantage of the full scope of educational curriculum, activities and resources available to better position individuals and businesses for success. The sponsoring associations worked together under the auspices of the Jewelers Leadership Forum to provide this web portal as an added benefit for their respective members and for the industry as a whole. The Jewelers Education Foundation is a nonprofit organization founded for the purpose of furthering education to the jewelry industry at large. www.jewelerseducationfoundation.org

Jim Rosenheim to Receive 2017 Gem Award For Lifetime Achievement

Jewelers of America and the Gem Awards Committee has announced that Jim Rosenheim, Chairman of Tiny Jewel Box in Washington D.C., will receive the GEM Award for Lifetime Achievement at the 15th annual GEM Awards on Friday, January 13, 2017, at Cipriani 42nd Street in New York.

The Gem Awards Gala honors the outstanding achievements of individuals or companies whose work raises the visibility and status of fine jewelry and watches. The Gem Award for Lifetime Achievement is granted to an individual who has accumulated a career's worth of contributions to the fine jewelry and watch industry. Honorees set a standard of excellence that serves as an inspiration to industry colleagues.

Jim Rosenheim has helped his family grow Tiny Jewel Box, a three-generation jewelry business, into an iconic Washington, D.C., institution and internationally renowned jewelry store. His career at Tiny Jewel Box began at the age of 12, working by his parent's side, and by 18, he was a lapidary and bench jeweler.

Today, he leads the store as its Chairman. Jim's vision was to transition Tiny Jewel Box from a resource of primarily antique jewelry to a fashion-forward store with the best jewelry at a wide range of price points. He was one of the first jewelers to bring bold, Italian jewelry to the forefront in the U.S. and is credited with discovering designers from David Yurman to Alex Sepkus.

Jim earned a BS from Syracuse University, an MBA from the American University, attended Georgetown Law Center and holds a Graduate Gemologist degree from the Gemological Institute of America.

"Jim Rosenheim is one of the most respected individuals in the jewelry industry. He is passionate, kind and a dear friend to many. The success of Tiny Jewel Box is only one aspect of his achievements. His lifetime of nurturing talent and giving back to the jewelry industry are a large part of why the Gem Committee will honor him with a Lifetime Achievement Award," says Norman Miller, Chair of GEM Awards.

In addition to the Gem Award for Lifetime Achievement, JA will reveal winners of several other Gem Awards live during the ceremony. The other Gem Awards categories and their nominees will be announced soon.

For details on Gem Awards, to purchase tickets, or to show your support for Jim Rosenheim through sponsorships and the GEM Awards Journal, visit www.jewelers.org/gemawards.



Jewelers International Showcase Temporarily Relocates to Ft. Lauderdale Convention Center

Jewelers International Showcase (JIS) provides the jewelry industry with three impressive buying and selling opportunities each year at the Miami Beach Convention Center - JIS Miami January, JIS Miami April, and JIS Miami October.

The October show is the 2nd largest jewelry trade show in the Western Hemisphere and the largest JIS event of the year. Excitingly, the Miami Beach Convention Center is in the midst of a \$596 million remodel to expand and renovate the venue.

Home to JIS, Art Basel, Maison&Objet and an endless array of other world class events, the project will add 290,000 square feet to the 1.2 million square foot convention center, including a 60,000 square foot grand ballroom.

However, during the first half of 2017, the entire building must be closed for construction requiring JIS to relocate its January 2017 and April 2017 events from Miami Beach to the beautiful Ft. Lauderdale Convention Center in Ft. Lauderdale, Florida -

just 30 miles north of Miami Beach. The JIS October 2017 show is scheduled to remain at the Miami Beach Convention Center. Jordan Tuchband, Industry Vice President of JIS, is excited about the temporary move for the first two JIS events of the 2017 calendar year. "Miami Beach will always be home to JIS, but the change to Ft. Lauderdale for these two shows will be considerably more appealing and convenient for our customers.

The Ft. Lauderdale Convention Center is a modern venue in a great location, easy to travel to, with a number of nearby hotels, and large enough to handle these two JIS shows. It is well known for consistently exceeding visitors' expectations with its five-star food service, upgraded technology, customer service, and is only five minutes from Ft. Lauderdale/Hollywood International Airport!

Like Miami Beach, Ft. Lauderdale is internationally recognized for its beaches, shopping and restaurants. In 2017, attendees



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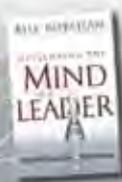


"I hired Bill Boyajian to come to my stores, meet with my family, and spend time with my managers. His insights, experience, and people skills were exactly what I needed to solidify my thinking and planning moving forward in our growing family business."

— Bill Jones, Sissy's Log Cabin

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Jewelers International Showcase (continued)

and exhibitors should definitely plan to enjoy these amenities while in town for JIS." The Ft. Lauderdale Convention Center's Regional General Manager/SMG, Mark Gatley, and his team are also elated to host JIS and its customers.

"As SMG's long-time General Manager here at the Greater Ft. Lauderdale/Broward County Convention Center, both the team I represent and I are thrilled to host two such high profile jewelry trade events in our facility in the early months of 2017. Further, hosting any Reed Exhibitions event is truly an honor for our SMG team and our destination, as well.

Our facility, here in Broward County, has hosted well over 6,500 events from all facets of business since our Convention Center venue opened in late September of 1991. We firmly believe that our exciting destination and our beautiful venue located so centrally between Palm Beach and Miami will act as an extraordinary drawing card to the many, many interested businesses. We look forward to serving them all."

In 2017, the JIS October Show - JIS' flagship event of the year - will take place back at the Miami Beach Convention Center.

For further information about JIS, please visit jisshow.com or contact JIS Customer Service directly at 1-800-840-5612.



Belle Étoile Announces Launch of 2016 Fall Collection

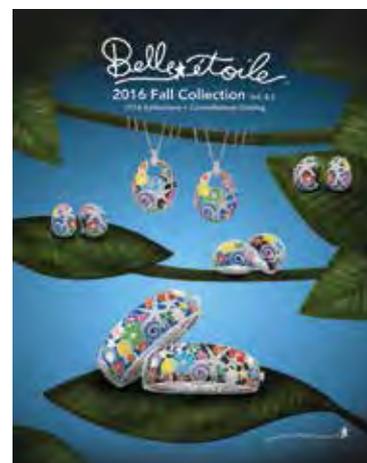
Esteemed sterling silver jewelry designer and manufacturer Belle Étoile has launched its 2016 Fall Collection. The collection plays with a fusion of exotic textures, colors, and patterns.

Belle Étoile, one of the fastest growing, fashion-forward brands in the jewelry industry, is proud to announce the launch of its 2016 Fall Collection, featuring on-trend patterns and colors for the new season.

"We are extremely excited to introduce the 2016 Fall Collection. This season, we focused on the themes of art and architecture, and the intriguing relationship they have with one another," says Carolyn Thamkul, Executive Vice President at Belle Étoile. Pietra and Byzantine, two of the new styles introduced for the season, play with the ideas of building and growing, with luxuriously brilliant color stones and patterns capturing the essence of old-world design.

Throughout all the designs the brand has launched this year, Belle Étoile's motifs flow back to their essential inspirations: nature and growth. Thamkul says, "Watching something evolve into newer and brighter things fascinates us. Similarly, a woman flourishing with inherent strength and natural beauty captivates us. We hope that this year's collections spark passion and confidence and continue to ignite the imagination!"

Sales Manager Bryce Harenburg notes, "In addition to paying homage to the artist, we introduced our Monte Carlo Collection, through which we not only played with 3-D textured surfaces, but also with new 24kt yellow gold vermeil. The response from both the retailers and consumers has been extremely positive." Retail price points for the new collection start at \$185. With accessible price points, combined with impeccable quality and materials, Belle Étoile continues to be a rising star in the industry. For more call 415-626-9223.



LovePendants® New Affiliate Program Allows Retailers to Cash-In on Millennial Demand for Personalized Jewelry

At a time when millennial customers are seeking more personalized options to showcase their individual styles, LovePendants, the engraved gemstone division of Color Story, announces a new partner affiliate program that will allow retailers to give this elusive group of shoppers exactly what they want – literally.

Launched by award winning fine jewelry veteran, Robert Leser, LovePendants’ website allows customers to uniquely personalize their jewelry by engraving topaz, amethyst, green quartz or citrine with a symbol, letter or word that holds special significance.

Gemstones are then set in the customer’s metal choice of vermeil, silver or 14kt gold and turned into a necklace, bracelet or charm. The LovePendants Affiliate Program will allow retailers to offer their customers this same ability through their own website.

Using LovePendant’s proprietary technology, retail affiliate partners launch the LovePendants design portal within their own website, allowing in-store or online customers to design their own LovePendants jewelry. Because the design portal appears within the retailer’s own website, affiliate partners are able to maintain their own distinct branding. Once the design process is complete and the product ordered, LovePendants will then directly ship the finished product to the customer while the retailer shares the profit.

“Millennial shoppers are proving to be a group that want a sense of collaboration and customization in the things they buy,” said Leser. “Our new affiliate program offers retailers the ability to meet millennial 21st century demands by offering them a new, 21st century way of selling to them on their terms. By letting millennials personalize their LovePendants options, retailers show these new era customers they understand what’s most important to them when selecting jewelry.”

The LovePendants Affiliate Program offers exclusivity within local markets on a first come, first serve basis. And for customers who discover LovePendants through a specific retail partner but orders directly from the LovePendant’s website, that retailer will still earn profits if the order is placed within their zip code area. For more information on participating in this affiliate program, contact LovePendants at 212-832-8013 or at robert@lovependants.com.

ABOUT LOVEPENDANTS

Launched by Color Story’s award-winning fine jewelry designer and jewelry industry veteran, Robert Leser, LovePendants is a new jewelry brand that allows customers to uniquely personalize their jewelry by engraving topaz, amethyst, green quartz or citrine with a symbol, letter or word that holds special significance. Gemstones are then set in a necklace, bracelet or charm in the customer’s metal choice of vermeil, silver or 14kt gold.

To create LovePendants’ signature engraved gemstones, Leser invented a 12mm round gemstone cut with reversible flat surfaces; both sides of the stone have tables surrounded by crown facets closely aligned to each other. Leser’s concept to engrave in reverse on one side and then view the engraving from the other side was realized using sophisticated laser technology.



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Jewelers Mutual Insurance Company named to 2016 Ward's To Top 50

Jewelers Mutual Insurance Company has been named to the 2016 list of Ward's 50® top performing insurance companies for the sixth consecutive year. The award recognizes outstanding financial results in the areas of safety, consistency, and performance over a five-year period from 2011-2015.

"Jewelers Mutual continually strives to operate with excellence across our business practices," said Scott Murphy, president and CEO of Jewelers Mutual. "It is an honor to be recognized and to be included among this well-respected group."

The list of Ward's 50® top performing insurance companies was released on July 12 by Ward Group, an Aon Hewitt company and the leading provider of operational and compensation benchmarking and best practices services for insurance companies.

To develop its annual list of the top 50 performing insurance companies, Ward Group analyzes the financial performance of nearly 3,000 property-casualty insurance companies and 800 life-health insurance companies domiciled in the United States and identifies the top performers in each segment based on objective data and subjective quality measures. Each company has passed all safety and consistency screens and achieved superior performance over the five years analyzed. The Ward Group has conducted the analysis annually since 1991.

"Our knowledgeable team is dedicated to finding efficiencies to provide the best possible insurance experience for our policyholders," added Murphy.

Lafonn Introduces Collection to Benefit Breast Cancer Awareness

Lafonn, the jewelry brand known for "Luxury Within Reach", announces a special collection to celebrate National Breast Cancer Awareness Month in October. For each piece purchased, a percentage of proceeds will benefit Susan G.Komen® Orange County, a non-profit organization with a mission to provide breast health initiatives and research. Lafonn's Pink Ribbon Collection offers jewelry in the superior quality and craftsmanship that collectors have come to expect from the brand while supporting a greater cause.

The collection is comprised of three necklaces crafted in Sterling Silver bonded with Platinum and Pink and Clear Lassaie® Simulated Diamonds. Each design incorporates a

pink ribbon, the universal symbol for breast cancer awareness, and is sophisticated and petite enough for women of all ages to wear. Prices are from \$100 to \$180 MSRP.

Lafonn's CEO, Molly Wang, states "In celebration of National Breast Cancer Awareness Month, Lafonn is proud to partner with Komen Orange County and help in the fight against breast cancer. We believe in serving our community and giving back to causes we believe in."

"We are excited to have Lafonn Jewelry as a partner in the fight against breast cancer helping to raise awareness," said Julie Cozort, marketing director at Komen Orange County. "It's companies like these who support us and allow us to continue to provide vital breast health care in the community and fund life-saving global research."

Lafonn's Pink Ribbon Collection is available at over 1000 authorized retailers in North America. For more information call 855-2-LAFONN.



P0159CPP18:
Pink ribbon necklace with interlocking heart in 18kt rose-gold bonded sterling silver and platinum-bonded sterling silver with clear and pink simulated diamonds. MSRP \$180.

P0166CPP18:
Pink ribbon necklace with endless ovals in platinum-bonded sterling silver and 18kt rose gold bonded sterling silver with pink and clear simulated diamonds. MSRP \$175.



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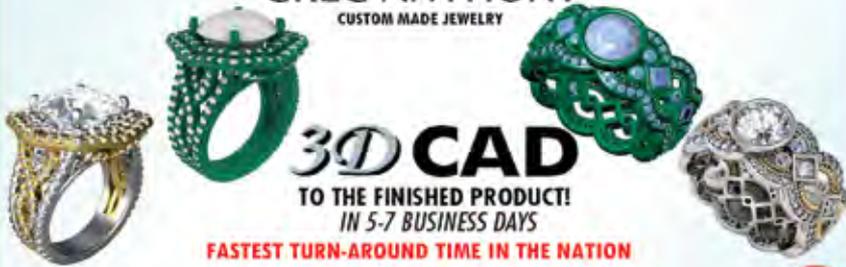
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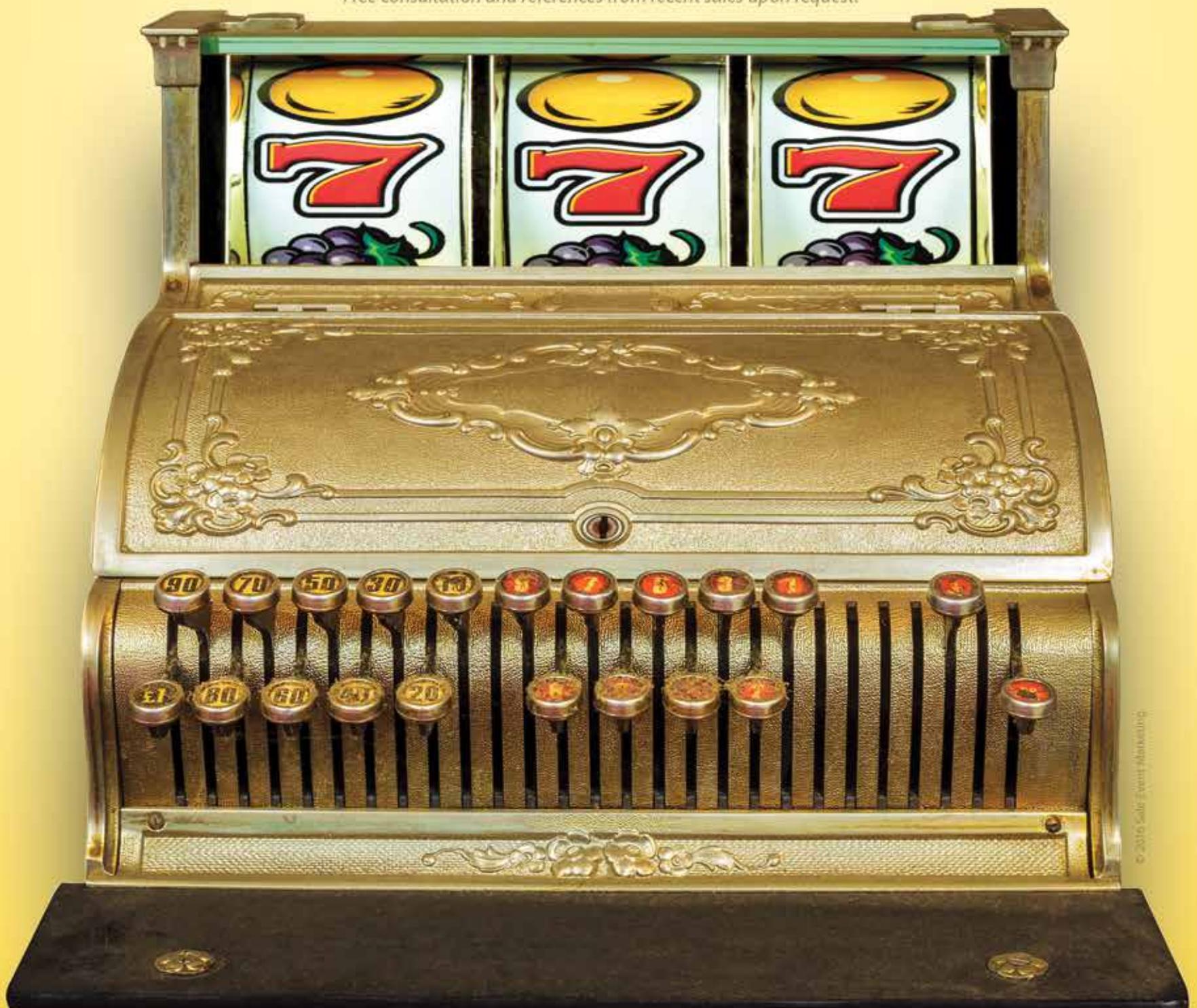
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Évocauteur Collection of Erté Pieces

Erté, was a prolific artist and designer whose elegant and intriguing works of delicate female figures and sophisticated, glamorous designs are instantly recognizable.

Évocauteur is proud to have been selected to create this exclusive, licensed collection of Erté's exquisite artwork for Harper's Bazaar as part of their collection of timeless and collectible jewelry in 22kt gold leaf. Each is hand made in the USA. Featured are a few of the bracelet designs.

For more information call 203-820-8786



New and Noteworthy

Stephane Fischler Elected as World Diamond Council Vice President

The World Diamond Council announced yesterday that the Board of Directors elected Stephane Fischler as Vice President of the WDC. As a founding member of the WDC, Fischler has been actively involved in the WDC since its inception.

The WDC is a collective of members representing the entire international diamond industry supply chain, from mining through retail. The group represents the diamond industry in the development and implementation of systems developed by the United Nations and the Kimberley Process (KP) to eradicate and prevent conflict diamonds from entering the legitimate diamond trade.

"I am honored to be working with President Polyakov, the WDC Board of Directors and our membership," stated Fischler. "The WDC's role in representing the industry at the Kimberley Process forum is critically important to the success and integrity of the KP. I look forward to contributing to this valuable work."

A partner in the company Fischler Diamonds, Fischler currently serves as the President of the Antwerp World Diamond Centre (AWDC), Vice President of the International Diamond Council (IDC) and Diamond Development Initiative, and Treasurer of the International Diamond Manufacturers Association (IDMA). He is also a current member of the Board of the Responsible Jewellery Council (RJC).

"Stephane Fischler's extensive knowledge and experience, not only in the industry, but specifically with the Kimberly Process, is invaluable to the WDC," stated Andrey Polyakov, President of the WDC. "We now have a great team in place to continue our focus on engaging with and enhancing the Kimberley Process, to the benefit of all concerned."

Ronnie VanderLinden was re-elected Treasurer of the WDC for a second term, and Udi Sheintal will continue in the position of Corporate Secretary. Per the WDC Bylaws, Fischler will succeed Polyakov as President of the WDC at the end of his two-year term in 2018.



Stephane Fischler

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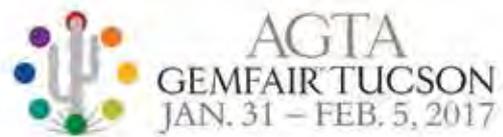


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