

THE RETAIL JEWELER

The Jewelry Business Magazine • Volume 3, Issue 2 • February/March 2012

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This month's issue of The Retail Jeweler features the stories of four jewelers in different parts of the country faced with the daunting prospect of making a decision to expand or to move to a new location.

Conventional wisdom would have you believe that in this current economy the United States faced was not the time to literally put your entire business at risk and make the financial commitments necessary to build a new store or add another location or to move to an entirely new area. Yet that is exactly what these four jewelers featured in the issue did.

I think it says something so positive about the entrepreneurial spirit of the four families and indeed something about the character of so many in the jewelry business to see an opportunity and move on it aggressively in what has been described as the most difficult economy since the Great Depression.



This entrepreneurial spirit is born of an inherent optimism common to many in the industry and indeed the country. Regardless of who is in charge in Washington, the doers press on relentlessly to make their way and make their futures and fortunes. Optimism is one thing and prudent evaluation of the situation and circumstances is another. In each case however, the owners first believed in themselves and their ability to make the projects successful.

Undoubtedly, as the building projects progressed, each faced other problems that required even more commitments and decisions until the building phase was complete. The payoff however in each story is the success each experienced in making the change. Each found business exceeding their expectations.

Making a living today in the jewelry business is a real challenge. There are so many elements involved in running a successful retail operation. Location, image, display, lighting, fixtures, in-case display, merchandise selection, personnel, marketing and sales planning and execution are all critical to the success of a jewelry business. In opening a new store each of these points has to be addressed and addressed carefully because you'd better get it substantially right the first time. Making a mistake in any one of these areas will be costly and possibly not reversible.

The benefits of a successful change are evident in each story. They go from the simple and basic to sophisticated and more complicated. Trevi Jewelers for example illustrates a more simplified life style. They moved from Staten Island, New York to Woodland Park, New Jersey. Simplification happens to carry with it reduced costs. In the Trevi case, the move also produced a lot less hassle in cutting down on commuting. Having been a commuter to New York and Newark for many years, I can personally attest to the many benefits of a reduced commute! Ray Eldridge Jewelers decided to return to Peoria, Illinois where they once had a store. This one is a much more complicated story because it turned out to be a 4,000 square foot operation that literally started from scratch.

Facet Jewelry Music and Pawn in Amelia, Ohio is an unusual story for no other reason than their name suggests. It is the story of a patient man, Dan Lloyd, the president of the firm, who worked for three years to get the location he wanted overcoming the objections of the developer of a piece of commercial property. Dan's persistence paid off eventually and the results of his patience and persistence proved him right.

The final example of being a gutsy jeweler is Aires Jewelers in Morris Plains, New Jersey. It is the story of three generations of the Arends family that began at the bench and changed over time as the situation changed and new opportunities were presented. It is also a behind the scenes story of a father, Ron Arends, building a business to the point where his sons came into the business, learned it, and were prepared to move forward with dramatically enlarging the size of their store. One of the real problems in an industry dominated by families is the transition of one generation to the next. In this story, though it is unstated, you can see the very good work of a dad involving and preparing his two sons over along period of time to eventually take over and run a very successful business and bring it along to the next level.

Each of these stories has a positive message and ending despite the economy. The mission of The Retail Jeweler magazine is to provide retail jewelers with useful information and stories that will help you run your business more effectively and profitably. These are four such stories.



Frank Dallahan

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A Rose By Any Other Name.....

By John Politi

"What's in a name? That which we call a rose
By any other name would smell as sweet."

Universally recognized, this enduring passage by Juliet in Shakespeare's *Romeo & Juliet* – Act II, Scene II, helps me to navigate the politics of traditional vs. non-traditional families. <http://www.enotes.com/romeo-text/act-ii-scene-ii-rom-2-2-45> For those today that are currently in a same-sex relationship, the term "non-traditional family" may seem somewhat dated. True, it remains popular and thoroughly used by the media and government, but I find it to be at the very least somewhat ambiguous. Writing this column for the *The Retail Jeweler* magazine, and their readers, I have always tried to remain neutral in my discourse on the various aspects of Financial Planning. It has always been my goal to present readers with the facts - so that they are better informed. Bottom-line, I hope that I've succeeded in at least getting people to think about the issues presented in my column.



While some might question why I'm writing about an issue that's more narrowly focused, it's important to remain open-minded realizing that we all have our issues with the current tax system. Our federal and state tax laws treat this group very differently than those referred to as "traditional families." Without taking sides, I think that I'll just to refer to this segment

as our "Shakespearian Family." And to answer the question I just put forth, many of our most respected professional colleagues in the Jewelry Industry are indeed involved in same-sex relationships. I hope that everyone finds this month's column interesting and informative – not to mention, helpful.

An effective working definition of same-sex families might be, "same-sex families consist of two adults of the same sex who have established a functioning household. Children from other relationships may be a part of same-sex families or children may have been adopted or conceived through medical procedures." There are several very important issues that these families confront everyday:



- Titling of assets
- Beneficiary designations (insurance, annuities, or retirement plans)
- Company pension benefits designations
- No intestacy rights

Trust me, things can get very confusing, and usually lead to an outcome that most likely neither partner had previously considered. Here's an example ~

Longtime companions James Jeweler and Martin Sterling have lived together for the past 20 years in a home that was left to Martin by his parents. Together, they own and operate a Fine Jewelry Retail establishment. Although the business is informally organized, it produced revenues of \$250,000 in 2011. While there has never been a formal adoption procedure, James and Martin have raised Lilly – a child of James' brother (both of Lilly's parents are dead). Martin has a sister Ruth. Ruth disapproves of Martin's lifestyle. Martin is seriously ill. Presuming that Martin predeceases James, Lilly, and Ruth, what would be the legal determination regarding the transfer of his property?

Answer: Presuming that Martin did not have a Will, it is unlikely that either James or Lilly will inherit the property. Why, because in the absence of effective estate planning through a Will or other means, intestacy favors blood relatives over domestic partners. Same-sex domestic relationships are not regarded as common law marriages. In this case the best transfer arrangements for

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A Rose By Any Other Name.....

same-sex partners would be to establish a revocable trust and tenancy-in-common (per an article – domestic partnership agreement). Remember that wills can be contested by family members – trusts are private.



It behooves us to remember that the Federal Government does not recognize same-sex marriage in the US. Only six states currently grant marriage licenses to same-sex couples. We make this distinction because all of the rights, advantages and privileges granted by the IRS to married couples are simply not available to those whose unions are not legally recognized by the Federal Government. This makes estate planning one of the thorniest issues for these types of relationships. The lack of a legally recognized union or marriage has always been a problem in the event of dispute or estate transfer. But with new laws and court rulings increasingly recognizing the rights of live-in couples, rapid change is also making the legal and financial status of couples more confusing. And, even if you are "legally married" in one state, don't think your problems are solved. You can still face difficulties, especially if you move to a state that does not recognize your marriage. These are the difficult legal and economic realities that these relationships face today. These couples must consult with financial planners, attorneys, accountants, and other same-sex couples to patch together what most married couples take for granted.

As noted by Jennifer Immel, VP of PNC Wealth Management, "These couples lack many of the legal protections and advantages that married couples automatically receive in such areas as divorce, taxes, inheritance, and government and employer-provided retirement benefits — in fact, there are more than 1,000 fewer statutory benefits." "How assets pass without a will is state law, so in that case, if your state recognizes same sex marriage, state law likely gives you rights under law without a will," says Mackey McNeil, a CPA and personal finance specialist. Of course, the federal government directs Social Security and estate taxes so there would be no

leeway in these matters. To that end, everything must be put in writing. This concept is beyond critical for these couples. "Unless the non-traditional family builds the relationship through paperwork, statements, joint ownerships, then the non-traditional spouse will receive nothing," says Richard Milstein, an attorney with Akerman Senterfitt. Suffice to say, it is paramount that these couples consider creating their own legal safeguards through appropriate legal documents such as revocable trusts, powers of attorney, healthcare directives and domestic partnership agreements.

Same-sex relationships, whether the couples are recognized as legally married at the state level or not, demand that the proper estate planning be addressed. A financial planner might even suggest that separate independent planners are hired for each partner. The planner does not need any suggestion of a conflict of interest and possible E&O claim. Remember, same-sex couples are more likely to face challenges to their wills from family members that don't approve of their lifestyle. This provides more incentive than ever to have a well-thought-out estate plan, which can be drafted with just such a possibility in mind. Regardless of state of residence, same-sex couples simply do not have the same benefits as traditionally married couples, which means that same-sex couples have to plan carefully to achieve their estate planning goals. It may require more forethought and effort, but the good news is that with the right kind of planning it is possible for non-traditional, excuse me, Shakespearian-couples, to protect and provide for the people they love.

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



John Politi

John Politi honed his professional career in the Jewelry Industry as a business owner, CEO and Director with some of the industry's most prestigious organizations. John brings his readers more than 30 years of experience with an in depth knowledge

in Precious Metal manufacturing & management, ISO-based Quality Assurance Standards, and Diamond Certification. He completed the Pace University, Lubin School of Business Financial Planning Certificate Program, and graduated with Honors having earned his MBA-Finance degree and Advanced Certificate in Health Care Management from Iona College, Hagan School of Business. John will serve there as an Adjunct Professor in Finance beginning in 2012. He enjoys active membership with the Financial Planning Association-Greater Hudson Valley, NY, serving on their Pro Bono Committee, as well being a member of ACHE, Healthcare Leaders of NY Chapter, and the 24KT Club of New York. John welcomes your input and can be contacted at, john.politi@verizon.net.

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DON'T Let an Alarm Lull You to Sleep

By David Sexton

When Susan opened her jewelry store that morning, she immediately knew something was amiss. Last night's alarm was different. It was the real thing.

Susan would later learn that the repeated "false" alarms of the preceding two weeks actually weren't false at all. They were a part of the thieves' clever design. They had triggered the alarm on several occasions and observed from a safe distance. They had carefully observed

the reliability and the nature of the alarm response each time they had triggered the alarm signal.

The thieves watched to see not only who would respond but also the degree to which the responder would investigate the source of the alarm. They took notes on how long it took for the store-owner and police to arrive. They observed that, after the first few "false" alarms, the store-owner stopped showing up with keys, leaving the police to investigate only the exterior of the store before declaring an "all clear." They also paid attention to whether employees or patrons from the nearby 24-hour diner would take any interest in the alarm.

The strategy was to desensitize all of these response agents ... and evidently it worked. After a few seemingly pointless midnight trips back to her store with keys to allow responding police officers to conduct a thorough investigation of the source of the alarm condition, Susan had assumed that there was only an electronic glitch causing all the false alarms. Consequently, she had stopped showing up in response to the alarms.

Now she knew better. The store was a wreck, with many of her showcases and fixtures damaged. The safe had been opened (and destroyed) with a cutting torch. All of her most valuable merchandise was gone.

Over the course of several days, the thieves had cut an entrance through the store's roof. On the night of the burglary, they entered through that hole and hunkered down in the store after tripping the alarm, knowing roughly how long it would take for the police to arrive, look around outside, and leave. They also assumed that, consistent with their recent experiences tripping the alarm, they would not have to worry about the owner showing up and asking the police to accompany her in a thorough investigation of the store. Having disabled the alarm

after their initial entry, the thieves had all night to work on the safe and ransack the store.

This account is a composite of several claims that Jewelers Mutual Insurance Company has received. All of the facts are authentic, with the exception of the store-owner's name.

Last year, a crime gang operating primarily out of Florida was responsible for several burglaries across the South matching this M.O. Jewelers Mutual commissioned the services of a private investigator and collaborated with the FBI to investigate these crimes. The effort ultimately led to nearly 20 arrests and convictions.

Unfortunately, crimes of this nature persist, but many of them could be avoided if store-owners observed best practices regarding burglar alarm systems, including the appropriate response to alarms. To avoid becoming a victim of these types of crimes, please consider the following:



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DON'T Let an Alarm Lull You to Sleep

■ Whenever available, a UL Central Station burglar alarm system provides the most reliable alarm protection for a jewelry operation. From a security standpoint, the transmission of an alarm signal from a protected premises to a UL Listed Central Station, and the guard response that is generated, is the most desirable. This protection is only enhanced when the guard whom the UL Central Station dispatches in response to the alarm condition is provided keys to the protected premises. That way, immediately upon arrival, the guard may conduct a thorough investigation of both the exterior and interior of the store.

■ A significant limitation of conventional burglar alarm protection can be its susceptibility to “defeat” or compromise (i.e., disconnection of the protected premises from the alarm communication path in such a way that an alarm signal is not received at the alarm monitoring facility). To reduce this vulnerability, line security systems were developed. A jeweler’s burglar alarm protection must include line security to maintain the integrity of the alarm communication path and thereby assure the reliability of an appropriate response to each and every alarm condition.



■ A video surveillance system can help, both to deter crime and to assist in crime investigation leading to apprehensions. To be effective, video surveillance systems should be designed and maintained to serve their intended purpose(s).

■ Burglar alarms alone do not catch or stop burglars. Individuals responding to alarm condition signals do! It is therefore essential to respond to each and every alarm signal. Repeated “false” alarms could signify an imminent plan to burglarize your store.

■ When responding to an alarm, take precautions: Do not arrive at your store until you can meet the guard dispatched by your UL Central Station or a police officer whom your alarm service company notified of the alarm signal. If the police or alarm service company calls and asks you to come to the business for any reason during your usual closed-to-business period, confirm the caller’s name, badge number, or other identification number by calling your alarm service company or police department. Do not leave your house or open your door until you have verified the caller’s information.

■ Store merchandise in a locked safe or vault. Be sure to comply with the in-safe warranty on your insurance policy.



■ Don’t leave even low-valued merchandise in jewelry showcases that are visible from outside your store. Place merchandise out of sight in drawers, cabinets, or other storage areas if it doesn’t all fit in your safe or vault. Also, don’t use covers that fit over your showcases. These imply that there is valuable merchandise within -- a strong enticement to burglars.

To learn more about how to prevent burglaries and other types of theft at your jewelry store, visit www.JewelersMutual.com or call Jewelers Mutual at 800-558-6411 for your free Security Guide for Retail Jewelry Businesses.



David Sexton

vice president of loss prevention at Jewelers Mutual Insurance Company



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CASHING UP Your Number 1 Asset

By David Brown

For many store-owners their business is either 1 or 2 on the asset pecking order. Unlike the house, which will often stay with you until the very end, a business is normally sold by an owner at some point, usually retirement. Every business, at some point, will change hands - often to family members, but more often in this day and age to an outside party. This month David Brown looks at planning for the sale of your business and how to maximize the value that you can realize from it.



Once upon a time a business would pass on from generation to generation, and it was not uncommon to find one that was being run by the 3rd, 4th or 5th generation. The days of the family business are, sadly, becoming something of a rarity. Retail stores that were once second, third and fourth generation are now being replaced by first time owners, often fresh with a redundancy check. Children of retailers have grown up witnessing the long hours and sacrifices their parents have had to make and, faced with a world full of opportunities that earlier generations could only imagine, they are turning their back on tradition.

Most store-owners have to think about selling their store at some point. Store-owners have to groom their businesses for sale, and many don't think about it until they are ready to make the decision. Preparing a business for sale is not something that can be done quickly. Potential owners will be looking at the store's balance sheet and many of these assets and liabilities can't be transformed overnight. Profitability can't be improved with a click of the fingers, there is careful planning required. So what should you consider if looking to sell your store?

The primary factor is profit. A new owner is purchasing a future income stream – the value he places on your business is relative

to the return and he will be comparing this return against what he would gain by investing his money elsewhere. A purchaser might expect a return on his investment of somewhere between 20% and 30% - in other words for every \$100,000 they invest they would be seeking \$20,000 to \$30,000 per year in pre-tax earnings (excluding any income they may collect in salary from working in the business).

Build your database. A customer base can often be the most valuable asset a business has. Potential buyers need to know there is some way of securing future sales. Your customer base is no guarantee but it at least shows them where they can go to find their sales. A database can attract more in goodwill than almost any other factor, especially if it is clean and they can be contacted by phone, mail, email or SMS.



Look at the factors other than just profit that can add to the businesses value. A buyer is interested in the profit but other factors can make a difference. How long has the business been established? Are you able to stay on and assist with the transition? How much competition do you have? How large and tidy is your database? Does the business rely entirely upon you to succeed? This one is particularly relevant. We all know the owners whose staff can't make a decision without them and whose customers always ask for them even if they only require a battery. Many of these owners get a great deal of enjoyment being tied to their business. Sadly when they come to sell their stores have very little goodwill as the true value of the business will be walking out the door with them when they leave.

Make sure all your sales make it to the bank.

Some stores can engage in the dubious practice of not declaring all their income in an effort to avoid taxes. This may save you \$0.20 - \$0.50 cents in the dollar in tax by not reporting income, but when it comes to selling your business that \$1 of profit is worth \$3-\$5 to the value of your business (again based on that 20% -30% return on investment). And there is no point trying to tell a buyer about it afterwards, they will only value what they can see, not what you claim you have been making.



Depending on how you sell the inventory may be part of the purchase price or quoted separately. Either way unless you plan to continue trading elsewhere you will need to eliminate as much aged inventory as possible. Make sure you aren't running more inventory than you need as this will create extra costs within the business through freight, staffing and display. Make sure the inventory is fresh. Again a smart buyer will look at the age of your inventory and often only offer cents in the dollar if it is too old. Start planning your inventory strategy now.

TRJ

Reduce unnecessary costs.

It seems obvious but many businesses don't look at their overheads until they have to and this can sometimes be too late. A smart buyer will look at your financial performance for the last three years at least – tidying up your act the year you wish to sell is leaving it a little too late. The big three costs for any retailer are wages, advertising and rent. Look at these areas first and justify your expenditure but don't be manipulative by trying to defer expenses into later periods to make the financial statements appear better.



David Brown

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



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By Matthew Perosi

BE RIGHT BACK...

(Essential website tips when you can't update regularly.)

Many jewelers, large and small, have chosen to let their website go out of date because it seems like a never-ending money pit of programming costs. I'm never going to recommend reducing the continual maintenance to your website or other online marketing, but I'm also quite practical that sometimes it needs to be done.

Before you cut or suspend your website maintenance, I'd like to give you some basic strategies that will allow your website to stand on its own for a while yet still attract customers and create sales leads for you.

First of all, don't worry about what your website looks like. It really doesn't matter what your website looks like as long as it has a purpose. That probably sounds strange considering so many jewelers usually want their website to be both attractive and clean. Consider that many of the world's top sites like yahoo.com, ehow.com, and flickr.com are completely cluttered, yet they are all within the top 100 most popular sites on the Internet because they each have a specific purpose, and each page of their site has a purpose.

To preparing for long term sustainability you should read every page of your website and ask yourself if each is useful for a customer. Every page needs to provide useful information that will attract customers to your store or to click deeper into your website. They each need some long term page value; otherwise it's just taking up space and wasting someone's time. Bulking up your site with extra pages is good for search engine optimization of active sites, but real page value gives your visitors a reason to do something, or take the next step--preferably into your store, or online catalog pages.

You need to give visitors a reason to take the next step, like "click here to find out more information," or "go here to read the rest of the jewelry home cleaning instructions." You could also tell them, either by words or an icon, that they can view a larger image of that engagement ring if they click to the next page.

The contact page, with a form, is often an underutilized feature of jewelry store's websites. No matter the size of your website, you should have at least two people contact you each month through it. Provide links to the contact page wherever you could provide more information but didn't. Send those contact form emails to your main website address and make sure to reply to them quickly.



Clicking to the next page is not always the best next action. Recently I came across a jewelry website advertising rings at retail prices from when gold was still \$839/oz. If your website is guilty of old gold pricing too then the simple remedy is to replace all those prices with the phrase "call us at (212) 555-1212 for the most up to date price."

This little modification tells the visitor to take the next step with a phone call, rather than a click. So if you find you don't have the time for your website then the basics of long term sustainability need to include pages with a purpose, leading users to your contact page, and giving them real reasons to call your store. Each will help lead your visitors closer to walking into your store.



Matthew Perosi

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



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Designs on the Future

By Ed Coyne

Aires Jewelers

Morris Plains, New Jersey

In 1932, John W. Arends began his jewelry apprenticeship with Jabel Manufacturing, the large, well-known and respected jewelry manufacturer in Irvington NJ. Over the next 11 years, Arends mastered the art of jewelry design and manufacturing, including model-making, casting, setting, and polishing. Upon his return from military service in World War II, Arends made the decision to go into business for himself. Aires Jewelers was formed in 1946, and began operating as a wholesale jewelry manufacturing company in Newark NJ.

By 1977, the business had grown and it was time to expand. John's son and current owner, Ronald W. Arends, moved the business to a warehouse in Whippany NJ. At this point Aires Jewelers was still a manufacturing jeweler, a firm where retail jewelers would send their repair and special order work. Slowly, through word-of-mouth, family and friends requested to work directly with Ron Arends to have pieces made that they could not have done anywhere else. It was clear that a great demand existed for a traditional retail jewelry store that had in-house manufacturing capability.

Seizing the opportunity Arends moved Aires Jewelers to Morris Plains NJ in 1989 and opened as a retail jeweler. His sons Ronald and Christopher joined their father and represent the third generation of family jewelry designers and manufacturers.

After a breakthrough season in December 2007, the Arends began serious planning for expansion. Ten years earlier, in 1997, the senior Ron Arends had the foresight to purchase the property adjacent to their existing store with the idea of future expansion. With the thought that his two sons might

be joining him in the business Ron's goal was to build a large freestanding building that caught the eye and looked like luxury... a far cry from the typical New Jersey strip malls that line the highways of the state!

A series of feasibility studies were done. Construction documents were prepared and approvals from the Township were received and everything was ready to go. Then, September 2008 hit and the economy crumbled. The Arends were faced with the very difficult decision of building as planned or putting the project on hold. Ron and his sons sat in his kitchen one night, discussed the situation at length and at the conclusion of the evening decided after all of the pros and cons they had to go forward with the project as planned.

They knew that the next few years would be difficult, but having been in business for 65 years they believed they could weather the current economic storm, financially. A conservative attitude, very little debt and minimal goods on memo were three factors that influenced their confidence in spite of the business climate. The fact that they also they owned their inventory, and had sufficient inventory to allow for a solid year's business made them conclude they would have no problem operating.

Given the past rate of growth and the projected increase in business expected from the higher visibility location they decided they could not afford to stop. They proceeded as planned, a very gutsy move considering the current state of the economy then.

Construction loans were difficult to obtain in the beginning of 2009, but with a solid balance sheet and very good experience history with their bank, they were able to secure a loan at a very low interest rate. Another piece of good fortune was the impact of the economic turn down on the construction business. Contractors were taking work with an eye to keeping



their crews working. The Arends believed they saved roughly 35% on the cost of the project during the bidding process. Construction began later in 2009 on a brand new building and a showroom that increased their space by four fold!

It took over a year for the new facility to be ready for customers. The doors of the 3,000 square foot state-of-the art fine jewelry showroom opened in November of 2010. Located on Route 10 East in Morris Plains, New Jersey. The new building quickly became a Morris County retail landmark.

Open now, for just over a year, the new store is performing well above plan and expectation. 2011 ended 55% above 2010. They average over 150 new clients per month.. This translates to an average of 7 new clients per day in a Tuesday-Saturday work schedule. They knew that consumers would not be spending as they had in the past, but the expansion was aimed at one thing...growing market share. The goal was to increase the client base during this down time so that when the economic mood eventually changed, they would know where to come for all of their fine jewelry needs!

Despite the economy, their investment, hard work, and solid planning paid off and laid the groundwork for a solid 2012.



Facet Jewelry Music & Pawn



Facet Jewelry Music & Pawn has been in business for nearly 21 years. They have two locations; the first store occupies a 15,000 square foot building in Amelia, Ohio. In July 2011, they moved their satellite store in Milford, Ohio from a strip mall to a newly erected \$2.5 million, custom-built freestanding structure in a retail park near Wal-Mart and Target.



Facet is a full service jewelry store with jewelers on site at each location. In addition to selling jewelry, Facet also has a large selection of musical instruments, electronics, sporting goods, and tools. And as their name clearly states, they are pawnbrokers as well. The staff consists of 27 people. Dan Lloyd, the president of Facet, believes they have been successful in these difficult economic times because their focus has and will always be on excellent customer service.

In 2007, they attempted to purchase two acres from the retail development corporation, and were rebuffed because the developer preferred a "big box" store or a national chain. Additionally, the developer had concerns associated with the image of pawnbrokers. After two years of no commercial development in that area, negotiations restarted. The result was the completion of the two-acre purchase in 2010.

Financing was provided through Park National Bank, in conjunction with the SBA 504 program. Construction started in August 2010. The store was completed a year later in August of 2011. Building in the winter in the Midwest was really the only obstacle Facet encountered. They worked very closely with the construction company, A21 Creative Building Solutions from design through completion. Incorporating clean lines, angles, curves, and suspended ceiling elements, they were able to accomplish an area of open space that is stylish, modern, and inviting. The showcases were custom designed and built by the Artco Group.

After a year and a half of working on the construction project, one of the architects decided to make a career change from construction to managing the new location. Since opening, the new location's growth has been exceptional, generating an 80% growth in revenues.

In line with the thinking that you are never done, the Lloyd decided to build on the success of the new store; Facet plans to open an adjoining coffee shop in 2012. Customers can then enjoy a cup of gourmet coffee while shopping in the showroom. Many jewelry retailers have learned that techniques that keep the consumer in the store pay off with added revenues.



Ray Eldridge Jewelry



Always Go In The Opposite Direction of Your competition

In early 2010, Ray Eldridge Jewelry decided they wanted to grow their business by expanding into markets they previously abandoned. Peoria, Illinois was one of those markets. They spoke with their local bank president at the Town and Country Bank in Decatur, Illinois. The banker thought their expansion plan was a good one and he put together a loan package that worked for the project.

In January and February 2011, they worked on selecting a designer for the new store. Artco Designs of Miami, Florida was the choice. Eldridge's president, Tempest Grader decided on the location of the new store in Peoria and then booked a



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flight to Miami to work with Artco. With her floor plan in hand, she worked with the Artco design team to get the store she wanted.

Construction began in June 2011 and was completed on budget by the end of September. Grader planned a soft opening a few weeks later on October 8th. The new store is 4,000 square feet with actual showroom space of 2,700 square feet. The cases are beautiful with lots of curved linear appeal. The store's design uses the same theme on each side of the store with two twenty-eight foot domes above in the ceiling. The walls of the store are fronted by showcases on three of the four sides of the display area.

The grand opening was a great success with lots of customers and vendors in attendance. From a business perspective the addition of this new store was described as one of exceeding expectations in a down market.



Trevi Fine Jewelry

After 30 years of traveling from New Jersey to our Staten Island, New York location the question occurred to us, "Why are we paying both New York and New Jersey taxes along with the high cost of commuting?" Their lease in Staten Island was coming to an end and frankly with a dismal economy, they started to rethink their jewelry business.

Motivated by both high taxes and the rigors of commuting, the owners decided on a radical new approach. They decided to open a brand new store in a new location far from the old established location.

The new location was not really obvious after much work and much investigation they came across a location that filled the bill. In their daily commute, they'd passed an empty retail condo in a two-story condo center. The more they thought



about it the more they envisioned their new home. They made the decision to buy as opposed to another leased location. The next step was to meet the challenge of making this unique space into a workable jewelry store. "With the help of a great contractor, The Artco Group and six long months of hard work and countless decisions, "Trevi Fine Jewelry" was born!" They opened the doors on August 16, 2011 to the open arms of Woodland Park, New Jersey. Everyone in the town and the complex visited the store to wish them well and tell them how happy and proud they are to have such a luxurious store open in their neighborhood! "Not a day goes by without someone coming in to make a "good luck" purchase and thank us for choosing their town as our new home!"



Ed Coyne

co-publisher of The Retail Jeweler
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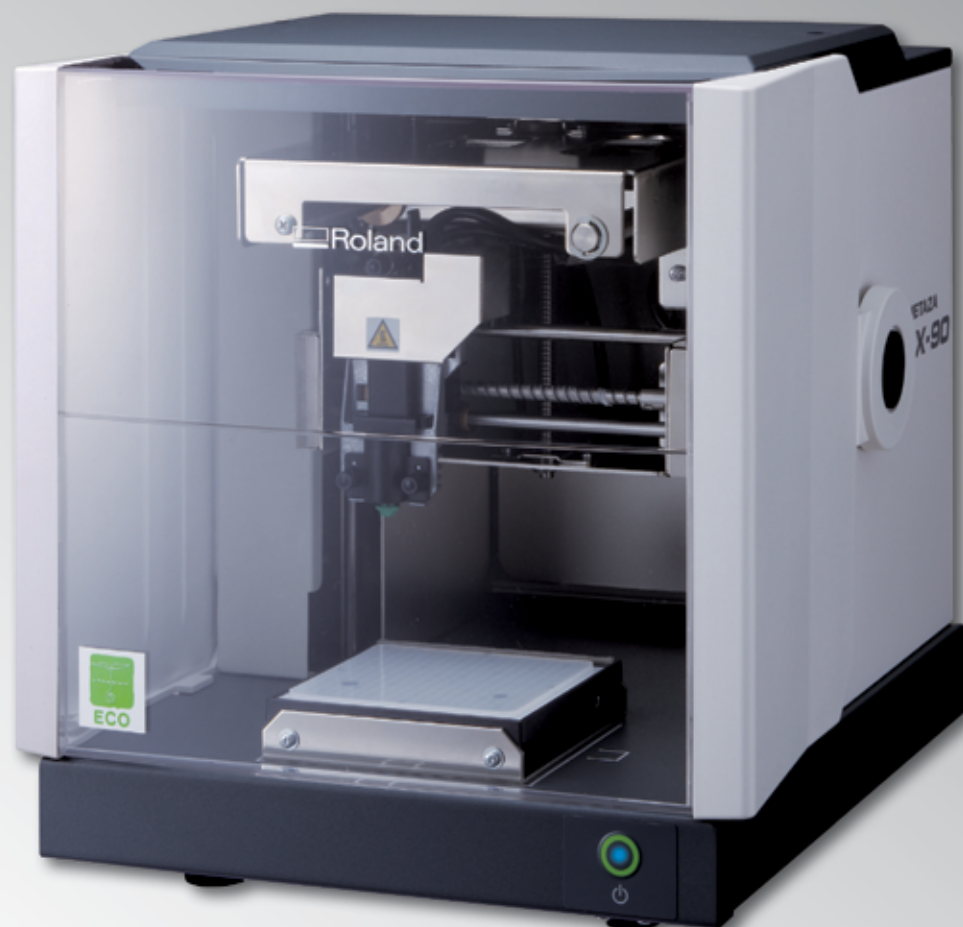


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StarCraft to Accentuate LoveCraft Diamond Brand

StarCraft has launched an exciting new venture for StarCraft and its dealers. The company's branding effort to take full advantage of its LoveCraft brand. StarCraft trademarked the name LoveCraft 10 years ago and now ready to highlight this line with the proper support.

As trusted members of the jewelry industry for over 30 years, StarCraft has developed strong relationships and has become a household name with retail jewelers all over the Southeastern US.

The company is now poised to strengthen those relationships by offering extensive marketing support alongside their new LoveCraft brand.



With an emphasis on bridal and quick turning product, the line is clean and current. Features of the new program includes wide reaching support including imprinted jewelry boxes, in-store signage and displays, web and graphic tools including hi-res images, video, billboard art and customizable marketing campaigns. "We help our dealers by providing them with easy to use marketing content for all social media platforms, including Facebook and Twitter, says sales manager Kimberly Warren. "We strongly encourage all our customers to fully embrace social media as an important and powerful means of driving business. For those that haven't mastered the tools, we will assist in providing relevant content, images and video so that they always have something new and exciting to share with their audience."

To learn more about the LoveCraft Diamonds brand, contact National Sales Representative Kimberly Warren at 1-800-262-6208 ext 126, or email at: kim@lovecraftdiamonds.com.

Stuller to Carry Bfly® Children's Jewelry

Looking to expand its youth product offering, Stuller has partnered with Bfly®, the creators of the patented Butterfly Gem® cut. Stuller will be the exclusive distributor of the Bfly line to the U.S. independent retailer.

"We're excited about having the opportunity to offer such a fresh and creative children's line to our customers," says Barbara Ryan, Stuller's new vice president of jewelry. "The collection has a great story, a one-of-a-kind look and is appealing to both children and their parents."

The butterfly gem cut's most unique feature is its ability to resemble a butterfly in flight when tilted back and forth. Other features of the cut include:

- The cutting technique enhances the stone's facets, with an approximate light return of 85%.
- Solid angles and grooves allow for easy setting without hiding the gemstone.



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- The classic design replicates a highly symbolic creature in nature with universal appeal.

The collection is offered in sterling silver or 10kt/14kt/18kt yellow or white gold with any birthstone and is available as earrings, rings, bracelets, pendants, watches and charms. For more information on Bfly visit stuller.com or call (800) 877-7777.

GIA To Open New Lab In Japan

GIA announced that plans are underway to establish a laboratory in Japan in 2012. The decision was made following lengthy consultations with various Japanese stakeholders.

In addition to developing a lab presence in Japan, a GIA facility in Israel is scheduled to open in 2012. Both initiatives will benefit the Institute's ongoing efforts to expand lab capacity.

"We are excited to develop a presence in Japan," said Donna Baker, president and CEO of GIA. "Japan, along with India and

China, are the world's leading diamond markets, behind the U.S."

Baker added, "GIA's mission is to promote the public trust in gems and jewelry and, as such, we will do everything within our means to carry forth this mission in Japan and to assist the Japanese diamond community in furthering these goals."

Further details on the GIA facility and services in Japan will be announced at a later date.

Consumer Alert

Industry groups have detected an increased supply of highly treated "Ruby" products in the marketplace. According to information gathered by various industry members, these lead glass filled red stones are being sold throughout the supply chain including in U.S. department stores, venues in the Caribbean and elsewhere. These treated red stones have significant fissures filled with relatively large quantities of Lead Glass. They are often being sold as "Natural Rubies" without proper disclosure and most importantly with NO information on the required special care to maintain the appearance of the product.

Be Advised: This product is unstable and requires special care to avoid major and irreversible damage

To protect the consumer and the integrity of our industry we call upon the all sellers of this Composite Lead Glass "Ruby" Product - loose or in jewelry - to make the proper disclosures with the utmost clarity.

Failure to do so can directly lead to loss of consumer confidence not just for the Ruby market, but for all gemstones, including diamonds and jewelry. Additionally, it can result in potential legal action against merchants who fail to make the required FTC disclosures. Certain actions (heat or acid) that take place during repair or even normal wear can, and probably will, alter the appearance of these products, and render the jewelry unusable. Certain every day, common exposures to heat, acids and polishing can and probably will significantly alter the appearance and quality of these stones from their point of purchase. This could lead to potential legal action against sellers.

Disclosure of Treatment:

The treatment to these "rubies" filled with lead glass has a significant impact on their durability and value when compared with conventionally enhanced rubies of the same size and color. If the heavily treated products are sold at prices near

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to the market prices attained by an untreated or conventional treated ruby of the same size and color, buyers may have cause for a legal action against the seller based on deceptive trade practices and economic harm.

When compared with natural ruby, both untreated or with conventional treatments and synthetic/lab created rubies, these heavily treated products are not stable. They can and will change their appearance under the most common tradesman processes and normal wear. FTC GUIDES REQUIRE that ALL sellers disclose at the point of sale, throughout the trade and to consumers any special care required to maintain the appearance of an industry product.

While the FTC Guides do not specify the exact wording to be used to identify these products or to disclose treatments, here are descriptions and classifications of this product employed by some leading international gemological laboratories and trade associations:

American Gem Trade Association: "Glass Filled Composite Ruby – Special Care Required." See Gemstone Information Manual www.agta.org/gemstones/agta-gim/index.html

American Gemological Laboratories: "Composite Ruby" – With comments "This stone represents a composite of natural corundum and glass, also known as Hybrid Ruby." Additional comments—the material is heavily treated...vastly improving the apparent clarity and adding weight. With special care warnings.

Gemological Institute of America: For a vast majority of this material (LMHC Info Sheet 3 Levels 2 & 3) GIA will not issue Ruby reports but will issue identification reports and the description "A Manufactured Product" with comments – "A manufactured product consisting of glass and ruby" and this product is known to be unstable...with special care comments.

Gemological Research Swisslab: "Synthetic Glass/Treated Ruby" (GRS – type "Hybrid Ruby") with comments Heat treated and filled with a colored foreign solid substance (including lead). Special care required when handling. Also known as Composite Ruby.

It should be noted that, depending on the level of treatment and lead glass filling to which this material has been subject, and based on the definition of the "gemstone" contained in the FTC Guides, it may be improper to use the name "Ruby" alone, without one of the above mentioned descriptors, to describe these products.



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The undersigned associations and laboratories urge the trade at all levels to honor their responsibility to the consumer and the marketplace by fulfilling the requirements of the FTC Guides for disclosure of treatment and special care requirements for this material.

American Gemological Laboratories - agl@aglgemlab.com

American Gem Trade Association - info@agta.org

Gem Research Swisslab - adolfo@peretti.ch

Jewelers Vigilance Committee - clg@jvclegal.org

Manufacturing Jewelers and Suppliers of America - info@mjsa.org

New York Gemstone Association - info@nygagroup.com This e-mail address is being protected from spam bots, you need JavaScript enabled to view it

JVC Appoints Sara Yood Assistant General Council.

Promotes Suzan Flamm. JVC (Jewelers Vigilance Committee) announced that Sara E. Yood has joined the association as Assistant General Counsel, where she will focus on trademark

monitoring, Federal Trade Commission review of the jewelry industry Guides and general legal support. Yood has held several positions in the private sector, including the digital music, intellectual property and publishing industries. She graduated Fordham University School of Law with honors. At Fordham, she provided legal services for at the Fashion Law Institute, the world's first fashion law center. Yood is awaiting admission to the New York State and New Jersey Bars.



Suzan Flamm has been promoted to Senior Council. Flamm joined JVC in January 2008 as assistant general counsel. Flamm conducts mediations, researches legal issues and drafts legal compliance tools (such as the new Jewelers Employment Manual), articles and case studies for trade publications and JVC's Website. Flamm has held several positions in both the public and private sector. She prosecuted and investigated criminal matters as an assistant district attorney, then, as a deputy commissioner, developed investigative procedures in a newly-created anti-corruption agency in New York City. She

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NEW AND NOTEWORTHY

also served as a special assistant US Attorney in the Eastern District of New York where she conducted long term grand jury investigations.

"Yood brings solid legal expertise and experience to JVC; we are excited to have her onboard. With this new position, JVC hopes to expand the trademark monitoring services we provide to the industry. Yood and Flamm's combined legal backgrounds and understanding of JVC's mission and goals will enhance JVC's ability to help U.S. jewelers to fulfill their legal compliance obligations," said Cecilia Gardner, JVC's president, chief executive officer, and general counsel.

For more information about JVC, its products and services including JVC's Legal Compliance DVD series, visit JVC's Web site: www.jvclegal.org.

Jewelers Vigilance Committee, founded in 1917, is a not-for-profit legal trade association fulfilling its mission to maintain the jewelry industry's highest ethical standards. JVC offers dispute mediation and arbitration services for trade and consumers, compliance monitoring and precious metals testing, among many other services. JVC, long considered the industry's guardian of ethics and integrity, is a resource for the entire jewelry industry and its customers as well as an industry representative before government agencies, media and adjunct fields. For more information visit: www.jvclegal.org.

AGS Laboratories appoints Alethea Inns as Director of Diamond Grading

Ms. Inns obtained a Bachelor of Arts and a Bachelor of Science in Geology from McMaster University in Canada. She attended GIA and received the Graduate Gemologist title as well as Accredited Jewelry Professional, Graduate Pearls, and Jewelry Business Management credentials.

She began her gemological career with GIA's Gem Trade Laboratory in the Diamond Grading and Gem Identification departments. She became an expert in a wide range of gemological materials and techniques, including grading, advanced testing, research, and evaluation. She is passionate about pursuing all aspects of gemology at the highest level, and encouraging the same enthusiasm for excellence in others.

"We're very excited to have Alethea join the AGS Laboratories' management team," said Peter Yantzer, Executive Director of the AGS Labs. He continued, "Alethea brings a broad range of technical knowledge and practical experience that is perfectly suited to the Laboratory and our future plans."

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The new position of Director of Diamond Grading is part of the AGS Lab's commitment to continued growth and expansion, maintenance of its exemplary service, and adherence to its commitment of a one-week turnaround time of grading results.

GIA 2012 Education Catalog Now Available

The 2012 education catalog for GIA (Gemological Institute of America) is now available online and in print. The catalog, entitled "Reach Across the World" <http://viewer.zmags.com/publication/1df708e3> features in-depth descriptions of the Institute's online gemology curriculum, lab classes and on-campus programs throughout the world.

The catalog emphasizes the global scope of the industry with a variety of domestic and international schedules for gemology, design and jewelry manufacturing. It also includes specifics on how to enroll, updated 2012 tuition and fees, and information about scholarships and financial assistance.

Additional catalog features include:

- Details about the GIA Graduate Gemologist, Graduate Diamonds, Graduate Colored Stones, Graduate Pearls and Accredited Jewelry Professional Diploma programs
- Insights on the Graduate Jeweler and Applied Jewelry Arts Diploma programs, and the CAD/CAM for Jewelry and Jewelry Design Certificates
- A guide to GIA eLearning, a media-rich learning experience delivered completely online via integrated text, videos, slide shows, animation and audio
- Descriptions of lab classes held at worldwide GIA campuses that provide training in grading, gem identification and jewelry manufacturing

GIA's 2012 education catalog reflects the Institute's mission to serve a wide range of students, including newcomers to the gem and jewelry industry and seasoned professionals who want to expand and fine-tune their skills.

The 2012 education catalog is available online <http://viewer.zmags.com/publication/1df708e3#/1df708e3/1>. To request a printed copy, contact GIA Admissions at 800-421-7250, ext. 4001, (760) 603-4001, or email admissions@gia.edu. For GIA campus location information, please visit: www.gia.edu/nav/toolbar/find-locations/index.html.

Jewelers unBLOCKed™ Offers Jewelers Block Insurance from Chubb

CED 1976, LLC, is now the exclusive provider of underwriting and policy servicing for a new jewelers block insurance program from the Chubb Group of Insurance Companies. The program is now offered countrywide to qualified retail agents, brokers and wholesalers.

The new program currently branded and marketed under the Jewelers unBLOCKed™ name, addresses the unique exposures of the jewelry industry, including retailers, custom designers, wholesalers, remount events, manufacturers and refiners. This new program provides broader coverage than other offerings in the marketplace.

Patricia K. Low, president and CEO of CED 1976, said, "We are extremely pleased to forge this relationship with Chubb to provide customized, client-centric insurance solutions to agents, brokers and the jewelry industry. We look forward to a long and mutually-beneficial relationship with Chubb and agents serving this underserved segment of the luxury goods marketplace."

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"We are pleased to offer this product through Jewelers unBLOCKed™. Together, we are bringing a great product, backed by deep underwriting expertise and superior service, to the marketplace," said Gail Soja, president of Chubb Custom Market, Inc. Agents and brokers can obtain more information on the program by contacting Laurette Merusi, a practice leader at Jewelers unBLOCKed™, at 201-794-7705

Stuller To Hold Nine Bridge Conferences For 2012

Stuller, Inc., having consulted more than 500 independent retail jewelers through its Bridge conference series last year, plans to surpass that number in 2012. Nine Bridge conference dates are now scheduled for customers of the prime manufacturer at its global headquarters in Lafayette, LA. Bridge tackles contemporary areas of potential improvement for traditional jewelry stores, with a blend of educational seminars and group dialogue on being connected, innovative, and more profitable.

"Over the last year, we've introduced more than 500 retailers from 300 stores to what's available to them from Stuller and the industry," says President and CEO Jay Jackson. "Pleased with that success, we invite many more of our customers to experience some of Lafayette's Cajun culture and take away innovative ideas from our Bridge events in 2012."

Linda Fairfield, who operates William Howard's Jewelers in Sanford, FL, credits Stuller's Bridge conference for her decision to revitalize the store. "After 26 years, I had the desire to give up and close the doors. All that has changed," says Fairfield. "I came home with many changes that will cost nothing! I feel renewed and excited, and there is only one word to describe [the Bridge conference] – Wow!"

Registration is open online at www.Stuller.com/Bridge for the following Bridge dates:

April 1-3	April 16-18	May 21-23
June 18-20	July 9-11	July 22-24
Aug 20-22	Sept 24-26	Oct 15-17

For more information on Bridge and to request an invitation, visit Stuller.com/Bridge.

Stuller, Inc., is headquartered in Lafayette, LA, and was founded by Matthew Stuller in 1970. The DTC Sightholder provides a wide range of goods and services for jewelry professionals. Stuller's core product categories include: diamonds, gemstones, jewelry, mountings, findings, bridal jewelry, contemporary metals jewelry, tools and supplies.



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