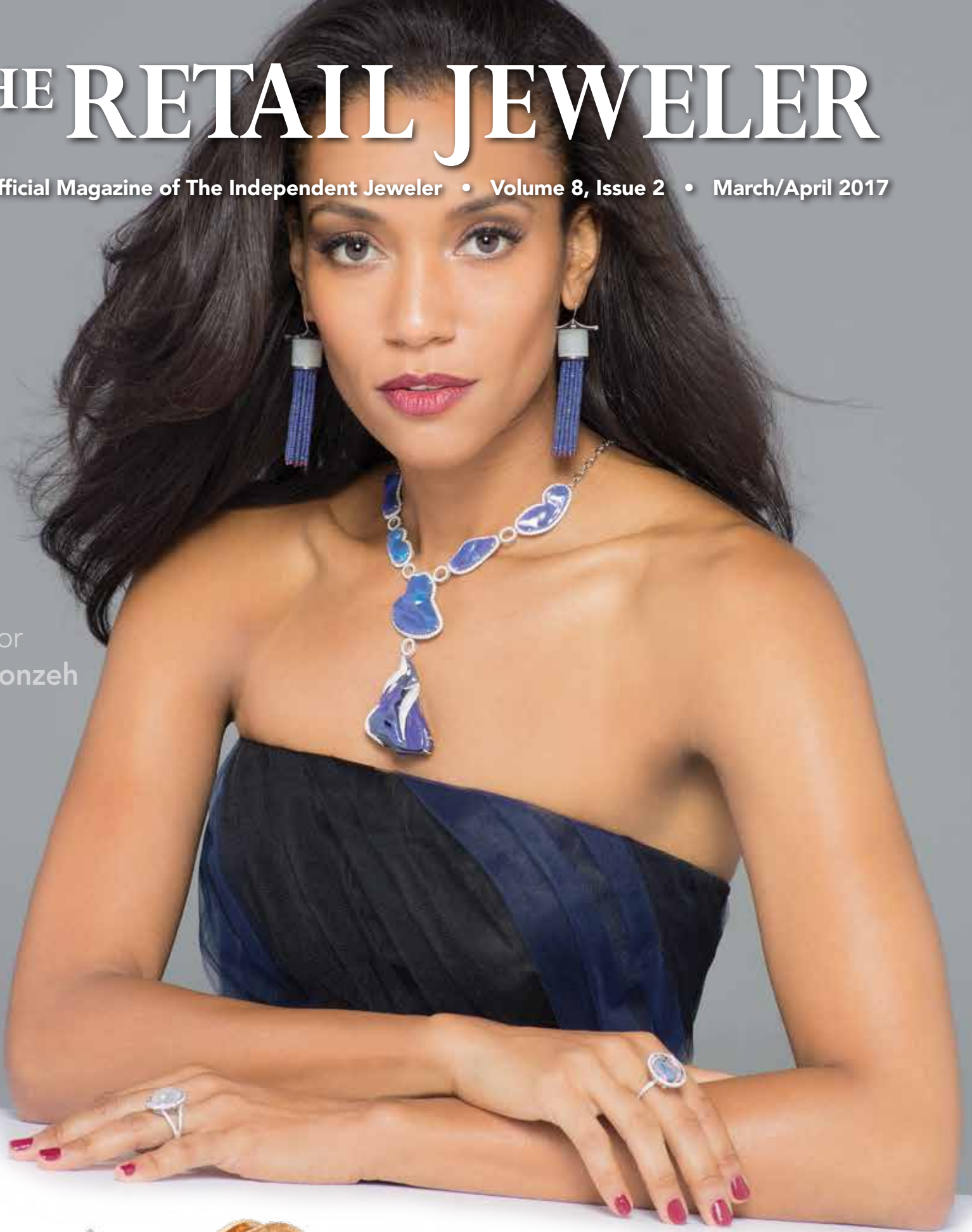


THE RETAIL JEWELER

The Official Magazine of The Independent Jeweler • Volume 8, Issue 2 • March/April 2017

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COVER COURTESY OF AGTA

Actor: Annie Ilonzeh

Photographer - Andrew Macpherson; Production and Styling - Tod Hallman; Hair - Marcia Hamilton for FR8ME; Makeup - Nil Muir
Manicurist - Tracey Sutter for Ivy Eleven; Dress: Oscar De La Renta - black cocktail dress with tulle; Necklace: John Ford, Lightning Ridge Collection by John Ford - Platinum "Electric Blue" necklace featuring black Opal (197 ctw.) accented with Diamonds (6.27 ctw.); Ring #1: John Ford, Lightning Ridge Collection by John Ford - Platinum "Mirror" ring featuring a 3.65 ct. black Opal accented with Diamonds (.69 ctw.); Ring #2: Lindsay Jane, Lindsay Jane Designs - Platinum ring featuring a 7.77 ct. Moonstone accented with purple and blue Sapphires (0.97 ctw.) and Diamonds (0.52 ctw.); Earrings: Gregore Morin, Gregore Joailliers - 18K white gold and black rhodium "Lantern" earrings featuring white Jadeite (39.84 ctw.) accented with Garnets (2.40 ctw.) and Diamonds (.77 ctw.) with Lapis Lazuli tassels (40.20 ctw.).

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Is Consumer Behavior or Technology The Cause Of Heartburn At Retail?

Recently, my partner Ed Coyne sent me an essay contending the significant changes at retail are due to technology. Amazon, Wal-Mart and other retail operators are using technology (Internet) to make shopping easier, faster, and more convenient. A classic example of this phenomenon is in our family. Our daughter seems to order every needed basic from children's clothing to diapers from Amazon and have what she needs delivered the very next day.



I'm not sure, however, if the changes are due to technology or if change is being directed from differences in consumer attitudes. For example, when my wife and I were first engaged, we almost immediately registered for fine china, crystal, and sterling silver. It was the norm then. When our children married 10 years ago, 2 of the 3 registered for fine china and crystal, none chose sterling silver. Instead, they chose silver plate and stainless steel in another. Silver lost its cache and, therefore, its position in the minds of today's consumers. One short generation later, significant changes were seen. Was it technology that caused these changes or was it consumer tastes and lifestyles that changed consumer behavior?



Another example based on personal experience is the way people entertain today. When I was in the corporate world, we entertained quite a bit. The entertaining was formal. Cocktails, dinner, dessert, and coffee were the norm for dinner. And, dinner was the most common form of entertaining. Today, entertaining is informal. Now, when entertaining the clothing is jeans, sport shirts, loafers or sandals compared with suits, ties, and cocktail dresses in yesteryear. The drinks of choice today are beer and wine compared with martinis and manhattans. Beer is consumed from the bottle and wine is still consumed with stemware – one of the few concessions to the old order.



It has taken 40 years or more for these changes to materialize. Changes in social norms have a direct impact on retail and the products retailers stock and sell. That can be easily seen in sales of fine china, crystal, and sterling silver. 40 years ago Lenox China dominated the fine china departments of major department stores. Today, the company is a shadow of its former self. They and other manufacturers failed to identify the changing lifestyles of the current generation. It is a failure of manufacturers of bringing inappropriate product to market that does not reflect today's lifestyles. It is also the failure of the retail community for failing to interpret today's customers and market place correctly.



Because wine is so important today in the social fabric fine crystal still remains a desirable product for consumers. But, crystal, too, has changed radically. Different wine glasses have displaced the old notion of water goblets, dessert champagne glasses, and a standard wine glass. Today, there are different glasses for different varieties of red and white wines.



Elegant flute champagne glasses have replaced the squat dessert champagne glasses commonly seen in the 1960's.

What drove all of these particular changes were changes in consumer behavior resulting from lifestyle changes. It was not technology. I think the same logic applies to the purchase decisions of fine jewelry. Despite the contentions of a few, the retail jewelry business has not been fundamentally negatively impacted by consumer behavior. Some claim the Millennials don't care about jewelry. The proof is an assumption or statements Millennials would rather purchase technology products than purchase jewelry. There is no proof I know of to support that assertion other than some anecdotal evidence. I think there are other factors at work with Millennials. Careers, employment opportunity; dis-functional education that results in poorly equipped potential employees; unrealistic work-life and work-place attitudes on the part of the Millennials also play an important role. If you don't have a decent job, thinking about marriage is out of the question. Social norms, too, continue to play a role as couples postpone marriage and childbearing later and later. Each of these conditions has an impact on the jewelry business... sales of engagement rings, wedding rings, anniversary gifts and all the other gifts given in connection with marriage. Each of these events is a significant occasion opportunity for jewelers and the products they sell.

Finally, another point to consider is the fact that people do like to shop and compare products personally. Retail, done well, can be exciting and fun, especially if sales personnel are knowledgeable and persuasive. I think that applies especially to jewelry. Purchasing jewelry is always a special occasion purchase whether you are a teen-age boy buying a gift for his girlfriend or you're a woman looking for a gift for a friend or a relative. Jewelry is a symbolic, unique purchase to commemorate a special occasion. I don't believe the essence of the purchase process will change that much. And, I do not think purchasing jewelry will go 100% to the Internet as the many suggest or to some new virtual technology mechanism.

Technology has a place in the retail market so does consumer behavior.



Frank Dallahan

co-publisher of The Retail Jeweler

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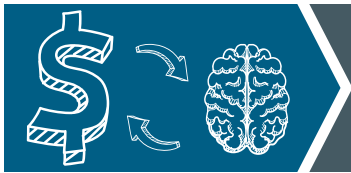
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THE PSYCHOLOGY OF PRICE POINTS

If you've ever had the chance to view Ted Talks online, you will have enjoyed the exposure to some fascinating concepts, theories and ideas about the world where we live.

Recently, I enjoyed a good talk by a behaviorist named Dan Ariely who outlined some of the psychology involved in the process of purchasing that customers are exposed to by clever marketers.

In his talk, Ariely discusses the mental process that buyers go through when purchasing and how this can be influenced. He cites an example of a business that offers its customers a choice between a cheaper item and a more expensive one. Understandably price is the deciding factor for enough people, that means the cheaper item achieves the highest volume of sales.

What becomes interesting, however, is when he introduces a third variable – another item which is priced very closely to the higher priced item, but carries so many additional benefits that it makes itself a 'no brainer' when compared to the original higher priced item.

What became interesting was the change in the mix of what sold. With the 'no brainer' offer alongside it the original higher priced item no longer sold at all; but the best seller, rather than being the cheapest item, became the new added value item. The results are fascinating for those who think price is the number one factor affecting the decisions of customers when they buy. As shown from the first example, price is the issue where value is not clearly demonstrated. However the introduction of the higher priced item, with clearly demonstrated added value, swung the balance. With a clear-cut alternative showing value which could be compared to something of a similar price, the customers saw the value proposition as being their primary motivation.



When you sell an item of jewelry there are two factors in the decision for customers. The price they pay and the value they receive. They want to feel the value is greater than the amount of money they are handing over – after all they would be better keeping the money if it weren't.

We can achieve this either by raising the value relative to the price being paid, or reduce the price to a level where it is less than the value the customer feels they are getting. Too often as retailers, however, rather than exploring ways to make the value proposition more attractive, we keep the value but instead focus on ways to bring the price down.

Unfortunately there is only one person who suffers in this situation and it's the retailer. Every dollar reduced is a dollar off the bottom line as there is no corresponding savings in cost to help offset the price drop

Ariely's example is one that you can use directly in your store. Let's take the example of a diamond solitaire. Most stores have a number of solitaires each at different price points which reflect the value of the ring. The customer sees each value proposition as being relatively equal (i.e. they get what they pay for) and is then forced into a situation where they buy on price.



Let's change the game slightly. We'll assume there is a solitaire that retails for \$4,999. In order to encourage the customer to spend this price point the retailer keeps the existing ring at \$4,999 but introduces another ring which clearly has superior value at the same price point. It might represent a larger stone, lifetime cleaning, a buyback option when upgrading...whatever that particular store thinks they can do to clearly demonstrate additional value where the customer benefits. Based on Ariely's findings, the customer, faced with a sea of rings showing comparable value and price, will be drawn to the one that clearly demonstrates superior value to the money they have to pay.



I recommend trying this one/two punch formula with at least one popular selling line in your store, then if you find it working looking for other opportunities to do it in other departments. The objective is to steer the customer towards the item you want them to buy; one that offers a clearly superior value proposition to them, while giving you better than average profitability.

Not only can this be an effective way to lift your average sale, but also provides your staff with a useful counter to the often-asked-for discount. If the customer can clearly see they are getting a good value they will be more tolerant of the staff members' answer that this item already is as affordable as it can be. https://www.ted.com/talks/dan_ariely_asks_are_we_in_control_of_our_own_decisions



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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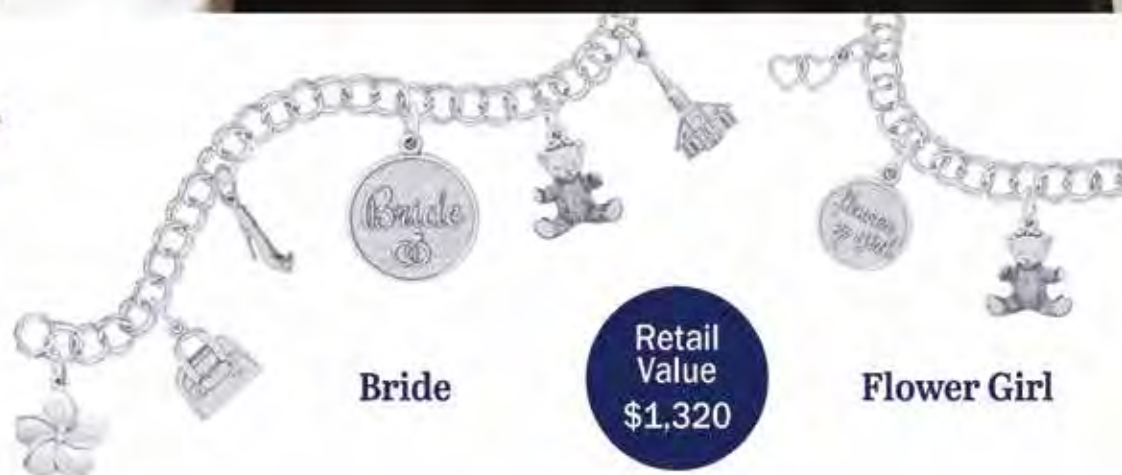
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EDITOR'S NOTE



The following article by Donna Phelan presents an optimistic view of the economy now. At the recent shows in Phoenix, there were many positive comments on the bounce in business after the election. Some attributed the up-tick to Trump's victory others just believed all the election hype was finally over and the consumer once again came back to more normal purchasing patterns. The article is a good summary perspective.

"CAN CONSUMER SPENDING CONTINUE?"

By Donna M. Phelan, MBA

Business strategy depends on an accurate assessment of economic conditions and expected consumer spending. Should we hire additional personnel? Should we replenish our inventory to higher levels with the expectation of increased sales? Should we emphasize high-end goods or play it safe with more basic items?



PERSONAL INCOME

The economy is generally in good shape. Personal income is up modestly. Income increased 3.5 percent in 2016 after rising 4.4 percent in 2015 according to the Bureau of Labor Statistics (BLS). However the average hourly paycheck grew just 2.5% for 2016, despite being given minimum wage increases.¹ Weak wage growth has given the Federal Reserve some cause to be cautious about raising interest rates too rapidly.



CONSUMER SPENDING

Consumer spending increased 3.8 percent in 2016 after a 3.5 percent rise in 2015.² U.S. demand for consumer goods is firming and inflation showed some signs of picking up recently.



INFLATION

The Federal Reserve, whose job it is to encourage full employment and control inflation, has set a target inflation rate of 2 percent. The Fed's favorite measure of inflation is called the personal consumption expenditures price index. In the 12 months through December 2016, the PCE price index was up 1.6 percent, the biggest increase since September 2014. That's positive, but falls short of the Fed's own target of 2 percent.



EMPLOYMENT

With the latest unemployment rate at 4.8 percent, the labor market is generally considered to be at full employment.³ Full employment can create more demand for

workers, which can push wages up. If wages increase across the broad economy, inflation can pick up quickly. That is not happening now, because over 6 million workers are working part-time, with the average workweek less than 34 hours.⁴



GROWTH

Growth and productivity remain tepid. Gross Domestic Product, or GDP, is a measure of all the goods and services produced by our economy. Economists use real GDP, or Gross Domestic Product after accounting for inflation, as a measure of how fast our economy is growing. Real GDP in the fourth quarter of 2016 was 1.9 percent – good, but not exactly robust.⁵ Some may define robust as 2 to 4 percent GDP.



PRODUCTIVITY

Productivity is often a predictor of whether personal living standards are expected to improve in terms of income and leisure time. For businesses and the public sector, improved productivity can mean greater income, profits, capital gains and public sector revenue.⁶ Productivity is a measure of how much goods and services we are producing compared to the number of hours it takes for that production. According to BLS, "with regard to labor productivity itself, it





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"CAN CONSUMER SPENDING CONTINUE?"

has become clear that the United States is in one of its slowest-growth periods since the end of WWII."⁷ This is largely due to the massive economic decline experienced during the Great Recession of 2008, and the slow rate of growth in the ensuing recovery.

William C. Dudley, President and Chief Executive Officer of the New York branch of the Federal Reserve, addressed the National Federation of Retailers' Convention at the Jacob Javits Center in New York on January 17, 2017. His topic was "Evolving Consumer Behavior." He started by rightly emphasizing the key role that retailers play in our economy, recognizing that consumer spending (consumption) comprises two-thirds of our economy.

Interestingly, he drew a comparison between the housing and mortgage markets, with retail sales. Historically, there has been a close correlation between strong housing market and easy mortgage credit to consumer spending. "When home prices are rising and housing equity can easily be converted into cash, we can expect to see relatively high levels of consumption, all else equal," he said. "Conversely, when home prices are flat or declining, or mortgage credit is tight, this will put a damper on retail spending."

Young people (read millennials), whose greatest asset is their lifetime earning potential (human capital), might like to participate in consumerism early on. However, unlike their older colleagues (or parents) they do not have an asset, like a home that is easily collateralized to allow cash withdrawals. They have tuition debt, not mortgage debt, which in itself may postpone their consumer spending.

In the housing boom of 1995 to 2006, home values tripled from \$8.6 trillion to nearly \$25 trillion, according to Mr. Dudley. Consumer spending kept pace, supplemented by about \$400 billion annually from cash flow from debt, much of it collateralized by housing.

By 2008, however, there was a large scale reversal, as homeowners "scarred" by the housing crash and Great Recession, rushed to pay down debt of all kinds. Consumer spending typically slows down in a recession but remains positive. It contracted by \$300 billion during the Great Recession of 2008.

A surprising new development in the evolving consumer behavior is that homeowners are now leaving their equity "locked up" in their homes. They are no longer pulling cash out, perhaps out of prudence or a desire to maintain adequate equity to finance relocation or other options. This has significant implications for retail sales.

Mr. Dudley believes that a return to a reasonable pattern of home equity cash-outs would be a positive development for retailers, and would provide a boost to economic growth. In the meantime, growth in consumer spending will largely be determined by income growth. Consumer demand for retail goods should be sustainable.

The larger challenges that Mr. Dudley sees is how to satisfy consumers' changing demands for goods and services, the medium through which these demands are met—whether it is brick and mortar or online, and how to maintain brand loyalty in a marketplace where information is readily available and participants can easily be substituted.

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Donna M. Phelan, MBA

Donna M. Phelan is the author of *Women, Money and Prosperity: A Sister's Perspective on How to Retire Well*. (www.donnamphele.com) 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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YOUR WEBSITE IS YOUR STORE. TREAT IT LIKE ONE.



Imagine for a moment that there is a potential customer out there, eager to shop and purchase the products they most desire. Now imagine that customer stepping foot into a retail store so labyrinthine and full of obstacles that just seeing it from the

front door would make them turn and walk away. Perhaps the front door leads to a hallway that connects to indiscernible path after indiscernible path. Or maybe the display counters are full of unrelated products with no rhyme or reason to how they are sorted out. And worst of all, when they ask for help, there is nobody that is listening.

You might say this is absurd – and for many decades, you would be right. No business owner in their right mind would allow their store to be this obtrusive to the shopping experience. But it only takes one quick Google search to come upon a website so devoid of strategy and sense that by the time the page fully loads, most potential users are already clicking Back on their browsers to find the next business.

The 2016 holiday season showed that there's no slowing down the rise of mobile shopping. Convenience is king and nothing is more convenient than crossing off your entire Christmas shopping list from the comfort of your bed. And while many retailers are finally coming to terms with this, they are still not putting in the effort to make sure their online store reflects the quality and care of their physical store.

Your website is your store to many consumers, and this only becomes truer with each passing day. In an e-commerce world, you may never meet your best customers face-to-face. To you, they exist only as an e-mail address in your database. But to them, you could be the store they would be lost without. That's why now more than ever, hyper-vigilance is needed to ensure that your website is bringing you new business instead of driving it away.

Research in retail has always been exhaustive, and much of the available data only serves to cement the important fact that one bad user experience can cost your business significantly. For instance, 36% of those who participated in a web shopping experience survey indicated that they would outright abandon a purchase based on a bad experience. 30% would then never return to that website again. And, more concerning, 33% would immediately go to a competitor.

The worst part of it all is you might not even realize it's happening. According to the White House Office of Consumer Affairs, for every customer that bothers to complain, 26 other customers remain silent. It can be notoriously difficult to identify what, if anything, is wrong with your website, and even more so to find out exactly how to fix it.

But that doesn't mean all hope is lost. Now that you're thinking of your website as a digital store, consider what you do in store to make it a great experience for your customers. Your cases are likely stocked with a large selection, showing off all of your designers, styles, and products neatly organized in appropriate sections. In the same way, your website should contain as much of what you offer as you can. If your customers are looking for Brand X, and you carry it but do not include it on your website, they will never know. And if you do have Brand X on your website, but it takes a treasure map to find it due to poor navigation and design, you may as well have not bothered putting it online at all.

We all know customers are more price-conscious than ever and it's simply never been easier for them to ensure that they're getting the best price on whatever they purchase. Very few consumers would bother browsing your physical store if every price tag said, "Find out at the register." If your website does not include pricing, they will assume that your prices are not the best, or worse, that you're attempting to gouge them. Even if your product and service are exceptional, many consumers just will not give you the opportunity to prove it.

Ultimately, it's up to you to create the experience that you want for your customers. It's not enough to simply have a website – you have to maintain it just as you would your physical store. What passed as a good website experience two or three years ago has fallen behind. And what works today will not continue working in another few years. The only constant in the digital world is change – make sure you adapt before your competition does.



Andy Smith

Andy Smith is the Director of Social Marketing at Fruchtmann Marketing, a Toledo-based advertising agency specializing in the jewelry industry. His experience covers a vast array of digital channels, including social media, website design, e-mail marketing and beyond. By demystifying many of the core concepts behind the online landscape, Andy strives to help retailers maintain their competitive edge in the ever-changing world of digital marketing. Reprinted with permission of Fruchtmann Marketing



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A Lesson On Why Individual Incentive Programs DON'T WORK

By Steven L. Blue

I was shopping at a large retailer for a gift for my wife. My daughter and I talked to one sales associate briefly and she showed us an item which we expressed interest.

We looked around at a few more items and then settled in on something other than the first item the sales associate first showed us. At this point another sales associate was "hounding" us. We decided to buy the item the second associate showed us and that is when the brawl started. The first associate started an argument with the second associate as to who "owned us" as a customer. Both were quite rude and totally oblivious to us. We walked away from that encounter offended and quite uncomfortable. In fact, we almost didn't buy the item because of their behavior. We might even have bought a few more items but we were so bothered by the encounter we left the store.

These two sales associates are in the dog eat dog world of incentive compensation - the "take no prisoners," the "hell with the customer," the "hell with what is right for the company" world. Just like the Wells Fargo debacle. As most people know by now, Wells Fargo created 2 million customer ghost accounts just so they could make their incentive numbers. And, when people are incentivized to make the numbers at all costs, they do dumb things. Like defrauding customers with accounts they didn't request or in my case, offending and disturbing customers buying gifts.

Steven L. Blue

Steven L. Blue is the President & CEO of Miller Ingenuity, an innovative company revolutionizing traditional safety solutions for railway workers, and author of the new book, *American Manufacturing 2.0: What Went Wrong and How to Make It Right*. For more information, please visit www.SteveBlueCEO.com, www.milleringenuity.com and connect with Blue on Twitter, @SteveBlueCEO.



Individual incentive programs drive "micro-think" which is never good for the organization as a whole.



Why I Hate Individual Incentive Programs

Individual incentive programs drive "micro-think" which is never good for the organization as a whole. In fact, the only incentive programs I like are ones that incentivize teams to work together. In the case of my shopping experience, imagine how much better the situation would have been if those two sales associates worked together to get us to buy both of the items we saw? Or, if they worked together, perhaps they could have sold us even more items? If those two were incentivized together they certainly would have. Or, even better, provide an incentive for the whole department to encourage everyone to work together.

Individual incentive programs are a dumb idea. If you insist on dumb ideas, be careful! If you incentivize people for individual results, don't be surprised when they don't give a hoot about the good of the company. And, don't make the mistake of thinking individual results add up to big results for the company. They don't. Synergistic results add up to big results. And the only way to get synergistic results is in teams. And, teams won't synergize unless they are paid.



Four Ways Incentive Programs Will Work

- Eliminate all individual incentives. If you are using incentives because base pay is not up to market, bring base pay up to market before you do this.
- Incentivize the entire company on the only metric that matters-achieving the profit budget. The concept is everyone gets the goodies if the company hits the number but no one gets the goodies if it doesn't.
- Once you've done this it will make a strong statement. But, back that up with an employee wide meeting to tell people why you did it, and what new behaviors you now expect.
- Don't give in to giving individual incentives to your rainmakers. When the rainmakers have the same incentive program as everyone else, it will encourage them to teach their co-workers how to make rain.

As companies put together their goals and benchmarks for the year, consider implementing group incentive programs. You'll have a more productive, efficient and invested team in 2017.



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STORE CLOSURES: GOOD OR BAD FOR INDEPENDENTS?

By Bill Boyajian

A giant wave of store closures is occurring across the United States, and it's not just with independent jewelers. Numerous major department stores have announced what collectively amounts to hundreds of store closures over the next two years. While this is being done mainly to curtail losses from unprofitable stores, it is a more symbolic sign of just how over-retailed America is. It is also a sign of significant changes in the buying patterns of consumers and the harsh reality of the growth of e-commerce nationwide.

These department store closures will certainly help reduce retail space to more reasonable levels. And because these department stores act as "anchor" retailers for most major malls, their closing may trigger a downward spiral in performance of other retailers in those same malls. This could even cause certain malls to close. In fact, it's already happening, and this will likely continue over the near term until equilibrium in the marketplace is reached.

While department stores sell all types of consumer goods, they also sell their fair share of fine jewelry, and someone is going to take advantage of those lost sales. We all know that more and more retail jewelers are closing shop for various reasons. It may be time to retire if there's no one to take over the business. Or it may be the result of a failure to adapt to the new consumer and their changing purchasing habits. In any case, there are still plenty of fine independent retailers who are poised to take advantage of these closures, and they will continue to thrive in this changing marketplace because they have done what is necessary to adapt. This is one reason why I argue that there is still lots of room in the jewelry space for independent retailers. But it isn't easy, and those who brave the challenges of the future need to have their "game face" on every day.

The successful jewelers I talk to and work with have a remarkable work ethic, and most often a family that is committed to doing what is necessary for the business to survive and thrive. Hard work is one thing. Smart work is another. Here are some of the keys to the success of those jewelers:



FAMILY UNITY

When families work together toward a common goal, their success is almost guaranteed. It still isn't easy because egos within generations need to be put aside for the common good of the business. But it works when families have a spirit of unity and community.



STAFF GROWTH & DEVELOPMENT

Too often, owners try to do it on their own, selling a majority of the book of business, and seldom delegating clients to capable and loyal staff. Without a competent team, owners can't get away, and they will never be able to get out. They can't even slow down without a good team behind them.



ASTUTE MARKETING & MERCHANDISING

Multi-million dollar stores get to that level through good marketing and positioning in their communities. They have a tremendous feel for the quality of merchandise they want to sell, and, moreover, an understanding of what their customers want to buy. They also know that they have to purge aged and under-performing inventory before it inhibits their cash flow.



GOOD FINANCIAL MANAGEMENT

The best retailers I know have a rein on their financials. They use a line of credit effectively when they need it, but they pay it down as soon as they can. They stay on top of details and know where and when to cut to become more efficient. They balance their vision to grow with their ability to manage that growth.



EFFECTIVE LEADERSHIP

It begins at the top. If an owner is committed to leading, that means he or she is committed to growing and developing personally and professionally. Sometimes that means taking a back seat to new ideas and ways of operating, and other times it means leading with strength and confidence, the instincts that are indicative of a good entrepreneur.

So, are the rampant store closures good or bad for you as an independent retail jeweler? It depends on whether you see it as a benefit to your business or a sign that you need to get out. If it's the former, you have a great chance to succeed. If it's the latter, it's probably time to get out. Other good jewelers will surely gobble up your loss in business.



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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CLOSING OR GROWING: TIPS FROM THE EXPERTS

CLOSING TIPS



Be selective when choosing whom to partner with on a sale; utilize a company that specializes in your category and will best fulfill your needs. A mid-level store would most benefit from a company like Wilkerson, while a guild store should seek the expertise of a company such as The Gordon Company.



GROWING TIPS



Increase your social media engagement. This is a key approach to build positive relationships with consumers and promote new products, sales, and special contests. Utilize social media platforms that make sense for the jewelry industry; I recommend Facebook, YouTube, Pinterest, and Instagram.



Host exciting themed events that will draw customers into your store. Make them fun and memorable. When possible, tie your events to local charities, which will gain more press coverage.



Focus on storytelling, which hits an emotional chord with consumers. Jewelry is a prime product category to tug at the heartstrings. Develop stories around your products, or share stories based on your customers' experiences.



Create loyalty programs that reward customers for repeat purchases. Gifting your customer a product after they hit a certain purchase goal encourages them to continue buying, and provides you with an opportunity to maintain communication with them about that goal.



5 TIPS on How to Take Advantage of the Dramatic Changes in Retail Jewelry Space:

Less Competition Means More Opportunity

As many jewelry retailers close their doors, there is a great opportunity for rival stores to seize the client fallout. Aggressive advertising and social media campaigns targeted at the pre-existing clientele of the closed stores could provide an immediate boost in sales.

Don't Get Stuck in the Mud

A lot of closures are taking place due to the inability of old school retail stores to change with the times. This is the age of the millennials. They are high technology, they change styles and trends at a whim, they want to be recognized for their individuality, and they want to be educated on what they are buying. You need to cater to ALL of their needs in order to earn their trust, but once you do, they can be as loyal as a lobster.

Brand Image is Everything Honesty, transparency, positivity: these are the attributes you want your brand image to represent. These are what matter in the minds of consumers today, and the more you can blend those into your brand image, the more you will be recognized by the consumers looking to buy.

Quality Matters Obviously your products have to be superb quality to make and retain a sale, but the way you choose to promote your brands and products also has to be of the highest quality. If you are selling a luxury product, then you better be sure that the photography you are using to show it off mirrors the same quality. Ads, commercials, web banners, social media: these are the real first impressions you make on your potential customers. If the quality of those impressions are not representative of a "luxury" brand, then you can kiss that sale goodbye.

Risk it for the Biscuit – Take a chance, now is the time. With the rising number of store closures, and everyone else afraid to make a move, the opportunity is there for you to take the plunge. If you continue to sit back and wait, you could be next. The upfront cost of quality branding will pay off in the end. Follow the tips above and go for it, full steam ahead. There is room now for you to be recognized, you just have to be willing to be the first to make a move.



Rick Arnemann

CEO of the Harmon Group
rick.arnemann@harmongrp.com

Rick Arnemann began his career in marketing and advertising in the mid-seventies, and established his own full-service marketing company, the Harmon Group, in 1988. He has worked with some of the most noted manufacturers, designers, retailers, and organizations in the jewelry industry.



Brian Lazar

Brian is Vice President of IGS Creative, is a full service creative agency offering a multitude of services such as marketing, branding, photography, design and printing, as well as website design/development/support & digital marketing. Brian can be reached at brian@igsny.com

CLOSING OR GROWING

Website, website, website. To a lot of consumers your website is your storefront so you need to treat it like you would your showroom. Keep your product up to date and show pricing. Consumers want to know what products you have and what the entry level is for pricing in your store. Retailers who are not effectively in this space will be the next to close.



Develop a consistent marketing plan with a mixture of traditional and digital advertising. Consumers are more fragmented in their media exposure than ever (on their phones while watching TV). If you are going to build frequency of message with consumers you need to be where they are: TV, Radio, Billboards, Email Marketing, Social Platforms and other online advertising.



Brand your store...not every line you have. Designate an appropriate portion of your marketing efforts to brands that make sense but consumers need to know your brand first and foremost.



Take the time to brainstorm something original. Copying other retailers' promotions is not necessarily the best thing to do. Is your clientele the same as theirs? Is your market similar?



Do not underestimate the power of getting involved in your own community. Consider sponsoring charity events in an effort to brand your store with a worthwhile cause. People do pay attention to this, are grateful for it and are more likely to shop with retailers who give back.



Shane O'Neill,

Fruchtman Marketing
Vice President

With more than 22 years of creative and marketing experience, Shane O'Neill oversees the digital and web efforts at Fruchtman Marketing. He has set himself apart from other digital marketing experts by providing solid strategy and insight on proper methods for successfully building an online presence. His quality-over-

quantity approach often highlights the pitfalls of non-strategic digital marketing efforts. Social and digital marketing have become a dominant force and an integral part of the luxury landscape. He believes marketing channels like social media, paid search or the website itself must be part of a larger digital landscape that should work in unison with one another.

With extensive knowledge in areas such as paid search, social media, web and email marketing, Shane has the experience and understanding that is critical to successful media integration and is a popular speaker at a number of jewelry shows such as JCK, The Smart Show, and RJO.

Shane has been responsible for brand development and strategic planning for companies such as John Deere, Wendy's and, Palladium Alliance International. He is a graduate of Ohio University with a Bachelor of Fine Arts in advertising and design.



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A TALE OF TWO BUDGETS

For most of us the start of a new year is a good time to review our prior year's financial results (balance sheet and income statements) and reflect on how your year was, and what, if anything, you may want to improve for this year. Many jewelers plan to work with "a budget" which was built in Q4 of the prior year or they may start working on it the first week of January for this calendar year.



By Abe Sherman

For most of us the start of a new year is a good time to review our prior year's financial results (balance sheet and income statements) and reflect on how your year was, and what, if anything, you may want to improve for this year. Many jewelers plan to work with "a budget" which was built in Q4 of the prior year or they may start working on it the first week of January for this calendar year.

The "budget" is almost always a financial budget which begins with sales, an estimate of cost of goods, and gross profit, and then takes a stab at what the expenses are going to be over the next 12 months, leading to a bottom line profit goal. In other words – we guess.

Then you're going wake up the day after tomorrow and another year will have buzzed by, the economy will do what it will do, your customers will do what they are going to do and business may or may not be what you had planned at the beginning of this process. So, we start this cycle anew only to find out that budgeting and planning aren't, by any means, an exacting process.

I'm not at all suggesting that you don't create a financial budget – I think it's important to understand each of the components, from top line revenue to bottom line profit, and make adjustments to your expenses as necessary. But there is a second, equally important budget, which will have a greater impact on your cash flow than sales, gross profit or expenses – and that is your inventory budget.

As a matter of fact, you can consider your biggest expense, not payroll, nor rent as most people believe, but your cost of goods sold! COGS will be 45% to 60% of every dollar that comes into the company, but, and here's the reason cash flow may be a challenge: most jewelers don't create a budget for inventory. Here is the question – did you plan to have the ending inventory that you wound up with last year? Is your 12.31.2016 on-hand inventory higher than you expected it to be? Are your payables higher than you thought they would

be as you are reading this? If you answered yes, we need to talk through why this happened. Obviously, if sales were disappointing, you are going to be over-inventoried, but if sales were flat or even up a bit, many companies still wound up over-inventoried. How come?

Sales (think of it as revenue) are made up of many things: showcase sales, special orders, call stones, memo goods, repairs, OTC purchases, etc. It is vital that you are able to separate each of these components to understand how much inventory your stores need to maximize sales, but minimize inventory – especially non-performing inventory.



Now is a great time to work on what 2017 is going to look like relative to year-end inventory, accounts payables, bank debt and cash flow. We are here to help you drill into your data and plan your year. If you are a Balance to Buy™ client, you can use our meeting scheduler to book your appointment. If you are not a client and want to chat about these things, please email me and we'll hop on a call. abe@bigjewelers.com



Abe Sherman

CEO Buyers Intelligence Group™

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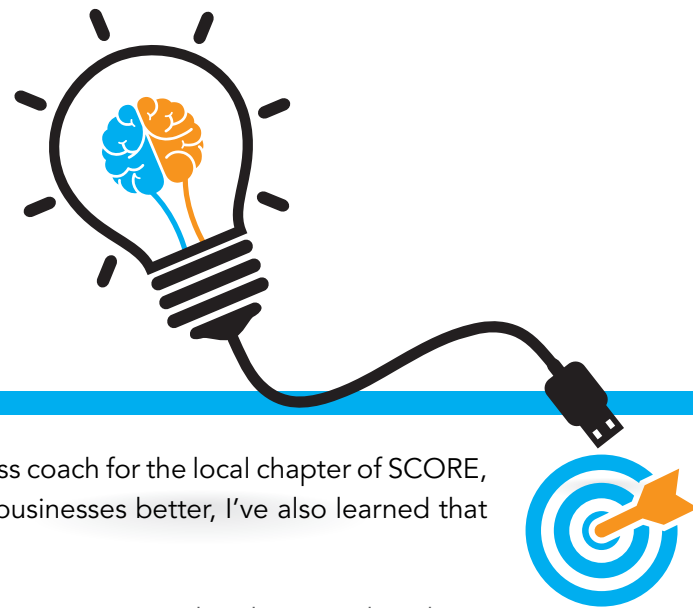
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ADMITTING YOU NEED HELP IS THE FIRST STEP TO SUCCESS

By Matt Perosi



Many different entrepreneurs have been helped during my time as a volunteer business coach for the local chapter of SCORE, a division of the Small Business Administration. While I've helped them make their businesses better, I've also learned that most entrepreneurs share similar personality characteristics and practices.

Most entrepreneurs willingly accept the jobs of a salesperson, bookkeeper, manager, and marketing director to build their business. There are other similarities among those owners who have been wearing all those job hats for 20 years or more. While they have become very good at some back office duties required to make their business run, they also struggle to exceed more than \$750,000 in annual sales.

When it comes to traditional and out-of-home marketing, these same owners usually hire a local marketing agency to create and manage all their ads. On the other hand, these same owners choose to attempt website management and online marketing because something they saw online made them believe they could do it.

As a coach, it's my job to ask questions so the owners will understand different points of view and recognize effective methods. Anyone can learn the basics of online marketing, if they devote the necessary time. However, many small business owners simply do not have enough time to wear all their other job hats while still fully attempting online marketing.

When asked to name the obvious online marketing methods, most will list their own website, Google Search, and Facebook. Among the less obvious are ads within your favorite apps, other social media sites, YouTube, and local news websites. There are still many other ways to use the Internet for marketing, and many advertising platforms to deploy ads. It's virtually impossible for any one person to understand each advertising platform and how to apply it best for their business.

Internet marketing agencies usually have specifically trained employees for each marketing method, but no one knows how to do it all. Agencies spend a lot of money making sure their employees are continuously updated educationally with each advertising platform to stay in compliance with new policies and to correctly manage marketing budgets.

As a coach, I always try to convey the complexities and difficulty of Internet advertising in the hope small business owners will realize the futility of attempting online advertising without help. If an owner is willing to hire an agency to work on traditional marketing, they should also be amenable to hire an

agency for their Internet needs. Alternatively, a business can be equally successful if they hire talented in-house employees to manage their online marketing.

Small business owners across all industries, including retail jewelers, seem to share the same set of daily woes and time limitations. Many of the well established businesses I've helped are finding it difficult to keep up with the fast paced changes of online marketing. I've met many owners who bought into the belief that websites and Internet marketing will be easy to manage and will not be time consuming. Ads from GoDaddy, Shopify, Squarespace, Snap Retail, Wix, and many other providers all indicate in their advertising that anyone can do it. Yet I usually meet owners who started with the best of intentions but never had the time to finish. Their lackluster results led to disappointment and they eventually give up.

Entrepreneurs are very creative people, and what can be imagined as an online marketing campaign or website very seldom becomes reality when attempting it on their own. Even though I'm a skilled website professional, my own attempts never come out as well as when I'm working with my creative team. This is what I try to convey to my clients in the hope they will recognize how to correct their own online marketing problems.

My writing is focused on how jewelers can improve their online identity and how to use new technology. I hope you will use this article to reflect on your website. Is it doing what you want? Is it up-to date with the latest technology (scaling for example)? Ask yourself does your website look professional or does it look unprofessional and sloppy.

Each one of us needs to recognize when we've taken on too much, especially when it's outside your area of expertise. Ask for help. The Internet isn't as easy as you may think.



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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An Affordable, Targeted Way To Prospect For New Customers

By Ed Coyne

USPS Every Door Direct Mail Program

Many retail jewelers have found direct mail one of the most effective ways of communicating with their customers. Are you aware of EDDM? Don't you just hate all of the acronyms we see in the business world today? Probably one of the largest contributors to the acronym dictionary is the US federal government. It's the US Postal Service that created EDDM. It stands for "Every Door Direct Mail." This program actually has some very good features. It is definitely not part of the joke "I'm from the government and I'm here to help you!" This one actually is a very good and a very cost effective way of reaching your customer base as well as attracting new clients.

THE PROGRAM HAS MANY BENEFITS

- The post office provides you with the average income in each and every carrier route in your market. You can select the age range you want to reach and see the percentages of age demographics.
- For example, you can select only consumer routes with income levels above \$200,000 or those with income levels above \$100,000 or whatever income level you choose.
- There are substantial savings available to you as well: no list to purchase, no labeling or addressing of each piece.
- There is no permit required and no permit fees.
- The cost is almost ½ the cost per piece. For example 1,000 pieces sent via bulk mail is approximately \$310 and the cost to mail 1000 via EDDM is \$176.
- EDDM allows you to target those consumers in your market based on convenience to your store.
- Forms are generated automatically for you to print out when you select your routes and date of delivery. Facing slips are printed for each bundle of 100 cards for the selected carrier routes you choose.

Planning a good direct mail campaign to generate new customers requires at least three or four mailings to the same addresses and with appropriate merchandise and most important some incentive for purchases such as a special discount, gift with purchase, free jewelry cleaning, etc. Reaching out to these new potential customers can be an important part of your marketing plan and if executed properly will generate good results.

Every Door Direct Mail provides you with an inexpensive means of reaching out to many new potential customers that may have never been to your store but have sufficient income to purchase jewelry.



A good mailing program of full color 6" x 9" post cards reaching 2,500 selected and targeted by suitable income levels can be produced for under .50¢ per piece including printing and all postal costs.

Talk with your key suppliers and request suitable images for you to promote. This will eliminate expensive photography sessions and possibly the suppliers will be interested in co-opting the program with you. Valentines Day, St. Patrick's Day, Mothers' Day, Graduation, Birthdays, Anniversaries and Weddings are all wonderful opportunities to connect with your clients and prospects. Post Cards are easy, quick, and inexpensive. And, in these days of overflowing e-mail boxes they get your message across quickly and well!



Ed Coyne

Ed Coyne is co-publisher of The Retail Jeweler.

He can be reached at
edcoyne@theretailjeweler.com

DOG FEVER



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RESOURCES TO REDUCE THE CHANCE OF AN EMPLOYMENT LAWSUIT



Did you know that a normal business owners' insurance policy may not cover the liability of an employment lawsuit? If you also believe that employment practices are covered under an umbrella policy, you might be in for a rude awakening.

By David Sexton

While the damages from discrimination lawsuits or work-related harassment cases often exceed typical underlying coverage limits, your business will still need a specialized insurance coverage called employment practices liability insurance, commonly referred to as EPL.

Simply having the coverage can give you peace of mind, but it's not going to actively help your business reduce the chances of an employment lawsuit occurring. Sure, you might be covered for any damages, but you'll most likely regret the amount of time and effort you spend navigating the litigation process and trying to restore your personal and professional image after the lawsuit.

In addition to providing solid protection with an EPL policy, Jewelers Mutual Insurance Company provides customers with on-demand resources that can help reduce the chance of an employment lawsuit and its undesirable consequences.

Let's take a look at two valuable assets you could be using at your business:

EDUCATION AND TRAINING WEBSITE

WorkplaceRiskSolutions.com is an all-in-one learning center for everything related to employment practices. It's a great resource for time-strapped owners and managers of businesses, both large and small, who need human-resources and legal assistance.

For instance: Hiring, firing, and every employee-relation activity in between can seem to be a nuisance for entrepreneurial-minded managers who also handle sales, marketing, operations, and finance. Unfortunately, while the impact of employee-relations activities may not be as immediately obvious as the impact of other business functions, a real or perceived mistake in this area could result in a large lawsuit later on. This learning center provides tools that can enhance the efficiency and effectiveness of these human-resources activities.

MODEL FORMS

Instead of trying to craft employment forms, policies, and handbooks from scratch, WorkplaceRiskSolutions.com offers templates for a wide a wide variety of situations. Want to know what the best practices are for creating an employment application? There's a model form for that. Curious about documenting incident reports and performance reviews? There are models for those, too, along with many others.

Operators of smaller, independent jewelry businesses might also be interested in the site's model employee handbook forms. Basic documents such as equal employment opportunity statements and other general topics are complimentary, but a comprehensive handbook is also accessible.

ARTICLE LIBRARY

WorkplaceRiskSolutions.com also offers regularly published articles that feature hot topics related to employment liability. Some posts focus on examining recent employment-practices cases that have gone to court and have resulted in hefty punitive damages. Other posts range from leadership principles to political actions that could affect the employment landscape in the future.

TRAINING

Managers of larger jewelry businesses will find value in training activities that can be accessed through the site. Courses on ethical behavior and discrimination prevention are great reminders for managers. Their completion of the training can help lead to a more positive and productive work environment.

CONSULTATION HOTLINE

We live in a high-speed, instantaneous world where information is expected at the sound of snapping fingers. While WorkplaceRiskSolutions.com is a terrific resource for building general knowledge to reduce the chance of an employment-related lawsuit, you might find yourself with a time-sensitive question that isn't straightforward. Even worse, you know that the chosen answer is likely to have huge implications.

Should you scramble to find a qualified lawyer? Is it too risky to go with your gut?

Instead of weighing the pros and cons of these additional questions and many others, you could call an employment-practices consultation hotline that can connect you with an attorney at Jackson Lewis, LLP. The experts there can discuss any concerns you may have and give a qualified opinion on what next steps you should take.

Managers from many different businesses have called the hotline before firing someone and received advice that could have prevented a major lawsuit from ensuing. Employee theft is a good example to use here. Suppose you believe that missing merchandise is the result of an internal plot, rather than unknown thieves. A lie detector test might reveal that two employees could be the culprits. Instead of firing them, a call with an attorney at Jackson Lewis would have advised you against taking any actions based on lie detector tests – their results aren't 100% accurate and, consequently, federal and state laws protect employees against the use of these test results as grounds for termination. The attorney could then provide advice on how to proceed based on the unique circumstances of your case.

Tapping into the knowledge of an expert for free is a rare opportunity in this day and age – especially for legal advice. That's why using these resources to help prevent an expensive mistake could well be worth the cost of an EPL policy. Speak with your insurance agent about how an EPL policy from Jewelers Mutual, along with the additional resources that come with it, could benefit your jewelry business. Don't have an agent representing Jewelers Mutual? Visit JewelersMutual.com or call 800-558-6411 to find a trusted agent near you who can help with all of your business's insurance needs.



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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WJA Establishes Scholarship & Mentorship Award

In Memory of Cindy Edelstein

The Women's Jewelry Association has announced the Cindy Edelstein Jewelry Design Scholarship in memory of one of the jewelry industry's most beloved and respected members who passed away a year ago.



Edelstein was a champion of the jewelry design community and especially understood the unique challenges that newcomers to the field faced. In honor of her tireless pursuit of educating, mentoring, and coaching jewelry designers, the scholarship will fuel the educational needs of women who are emerging fine jewelry designers or artisans.

The scholarship continues Cindy's mission to make designers better in their craft and masters of their businesses.

The Cindy Edelstein Jewelry Design Scholarship will be given annually in the amount of \$5,000, with first-year submissions accepted May 1-June 23, 2017. A link to the scholarship application form will be posted on the WJA website by May 1. WJA will announce the winner at its Awards for Excellence gala on July 24, 2017, in New York City.

In memory of Edelstein's equally unwavering commitment to WJA and the careers of women, only women who are current WJA members are eligible to apply. The recipient can pursue either design or business courses, providing they are focused on improving her artistry and/or her designer jewelry business. Initial funding for the scholarship comes from The Future of Design Jewelry Education Fund at the New York Community Trust; as well as from contributions by individuals; the WJA New York Metro chapter; the American Gem Trade Association; and the Contemporary Jewelry Design Group.

The committee members who will oversee the scholarship and choose the yearly recipient include: Edelstein's husband Frank Stankus, president of Jeweler's Resource Bureau; jewelry designers Malak Atut and Judi Powers; writer Jennifer Heebner; and marketing/business development consultant Fran Pennella. More information is available at www.womensjewelryassociation.com/grantscholarship.

In addition to the scholarship, WJA has established a Cindy Edelstein Mentorship Award in memory and celebration of Edelstein's unmatched mentorship and dedication to the development, encouragement, and enrichment of the talents and lives of others.

"The development of the Cindy Edelstein Mentorship Award and Jewelry Design Scholarship are the most fitting ways I believe we can celebrate Cindy, her life, and her legacy," said Brandee Dallow, WJA President. "To say that Cindy is missed is an understatement, but as we can all vouch, she left an enduring mark on this industry and the Women's Jewelry Association will never be the same without her."

To receive this special honor, male or female candidates must show a commitment to mentorship and reflect Cindy's standards of selflessness and altruism in the pursuit of success for those around them. WJA will present this award only when a candidate is identified who meets the standards of mentorship that Cindy set; not necessarily on an annual basis.

Nominations for the inaugural award, to be given at the 2017 Awards for Excellence, are being accepted now through March 30. For details and the nomination form, go to www.womensjewelryassociation.com/cindy-edelstein-award.

For more information on how you can contribute and support The Cindy Edelstein Jewelry Design Scholarship, contact Bernadette Mack, Executive Director, WJA at Bernadette@womensjewelryassociation.com.

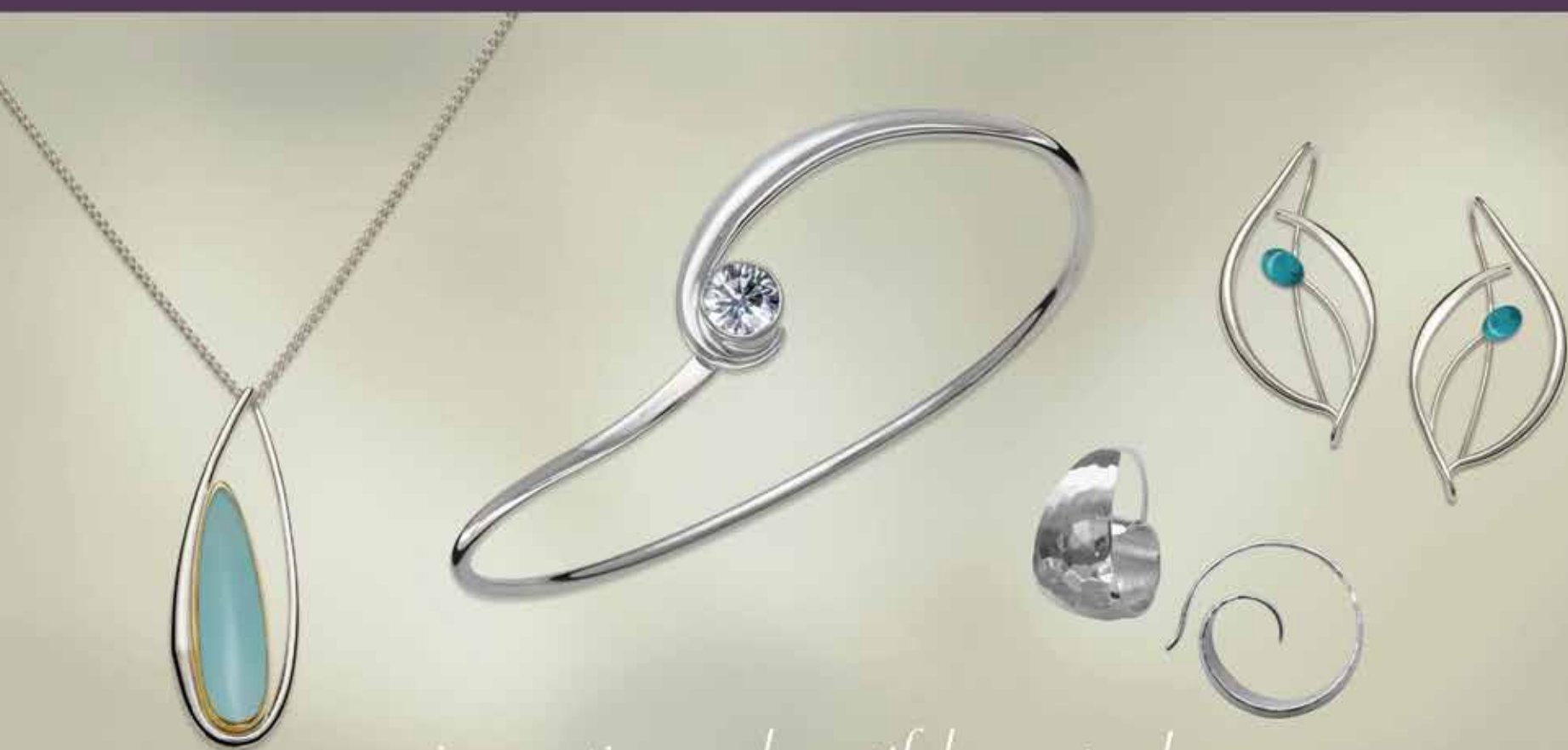

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Kristin Hanson Classes at New York Design Institute

Award Winning Jewelry Designer, Kristin Hanson, Brings Her Knowledge to Jewelry Designers at NYJDI. The new four-session course will take place at the New York Jewelry Design Institute, in the Diamond District.

Internationally recognized fine jewelry designer, Kristin Hanson, will be teaching a four-session course, curated for jewelry designers at the New York Jewelry Design Institute (NYJDI). Putting the spotlight on students looking to develop their own signature collection of fine jewelry. Hanson's class will help identify the source of inspiration needed to make a trademark style. Through concept development, by means of art, structure and form, the lessons will explore the design process. Finding the right materials, defining inspiration, and storytelling through a portfolio while elementally standing out will all be explored.

"Become a jewelry architect. Learn techniques that will generate your next trend setting collection by focusing on the art of your own style. Create a portfolio that will become the blueprints of your brand," says Kristin Hanson. She adds, "I am very excited to bring this new educational program to the jewelry industry. Students will have the opportunity discover their own creative potential while learning fun specialized techniques."

Born in Montclair, New Jersey, Kristin Hanson ventured out to Colorado at the age of 17. Tucked away in the Rocky Mountains, she studied one-on-one with master jeweler, Harold O'Connor, and later moved to the Alchimia contemporary jewelry school in Florence, Italy. There, she apprenticed with Giampaolo Babetto, and learned a foundational approach, while curating

her own contemporary signature forms, learning to preserve classical European goldsmith techniques while accentuating the innate beauty of rare, naturally colored diamonds. Over the years, Hanson's jewelry, and dedicated work as an educator and diamond specialist evolved, and she has received international recognition as a leader in the fine jewelry industry. Today, her collections are available in Neiman Marcus department stores across the country.

Hanson's course at the NYJDI will be a firsthand experience for designers who want to curate their signature look that will stand out in the industry. Discover how to make your collection unique to your own personal style. Learn fun exercises and techniques that will transform your jewelry concepts into art. In this class students will work with a number of mediums including drawing, painting, photography, collage, video and sculpture.

Jenine Lepera Izzi, Creative Director of NYJDI, says, "Kristin adds a layer of sophistication to designing jewelry. She brings expansive knowledge to our classroom, and our students will greatly benefit from her worldly experience as an award winning jewelry designer, teacher and entrepreneur."

Create Your Own Signature Collection, with Kristin Hanson, is a four-session course that will take place every Tuesday from March 28, 2017 through April 18, 2017 from 6:00 p.m. to 9:00 p.m., at NYJDI.

For more information about the courses, contact NYJDI 212-951-1314 or email info@nyjdi.com. For more information about this release, contact info@pietrapp.com or call 212-913-9761.

About Kristin Hanson

Kristin has been creating and teaching jewelry since she was a child. Her exploration of jewelry started with glass beads and wire, and she now specializes in fancy color diamonds and platinum jewelry. Although her materials may have evolved, her art is very similar.





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About NYJDI

An educational haven for budding designers and jewelry pros looking to enhance their skills, the New York Jewelry Design Institute was founded in 2013 by Jenine Lepera Izzi, an interior designer turned jewelry designer who was inspired to pursue the field while living in Florence, Italy. The school was conceived out of a passion for design; a belief that the same design process used by the world's leading artists and designers could be applied to the jewelry industry. The school has since expanded the curriculum to include many new practical courses.

Jewelers Mutual Welcomes Kathryn Sieman as Chief Financial Officer and Treasurer

Kathryn Sieman joined the executive leadership team of Jewelers Mutual Insurance Company, assuming the role of chief financial officer and treasurer. Sieman brings 20+ years of insurance industry experience to her new role, most recently serving as executive vice president and chief financial officer at SECURA Insurance. Jewelers Mutual is headquartered in Neenah, Wis.



"We are excited that Kathryn has chosen to join our team at Jewelers Mutual Insurance Company," said Scott Murphy, president and CEO of Jewelers Mutual. "With her extensive experience, Sieman is poised to work closely with our leadership team to move our organization forward and continue our growth."

Prior to her previous role as executive vice president and chief financial officer, Sieman held various positions within the audit and financial areas with increasing responsibility at SECURA Insurance. She has also been employed by Schneider National and Ernst & Young.

Sieman serves on the Board of Directors of Affinity Health Systems and the Community Foundation of the Fox Valley, including being active on the Community Foundation's investment and audit committees.

Jewelers Mutual Insurance Company is seeking skilled and experienced employees to fill a variety of roles within the company. For a full list of employment opportunities, visit www.jewelersmutual.com/careers

Gesswein Adds to Product Offerings

Foredom Mobile Work Station

A unique and versatile solution for small and crowded labs, studios and other work spaces. Its tower structure, with built-in electrical outlets allows users to stack multiple powered devices that would overwhelm most work surfaces. The station has a motorized lift that adjusts the top platform up and down to work sitting or standing. Its heavy-duty casters provide ease of transport for shared use wherever needed. Use this convenient portable work station in conjunction with Foredom's Lighted Chamber (850-0645), Foredom's Dust Collector (854-2200) and the Handy 700 Micromotor (510-2920, 2925).

Super Pike Blades

The last saw blades you will ever need! Super Pike jewelers saw blades are the latest saw blades from Scies Miniatures in Vallorbe, Switzerland. These quality Swiss blades stand out as the finest quality and stay sharper far longer than competitive saw blades. Manufactured slightly different with an added heat treatment process, which makes these blades harder, but not more fragile thus allowing you to saw harder materials. These blades are also given a thin coating that acts like a cutting lubricant making them cut with less resistance. Made in Switzerland.

Foredom MALC30 Jumbo Work Chamber

A semi-enclosed, substantial sheet metal unit designed for use with Foredom's MADC20 (8542200) Dust Collector or other dust collection systems. It comes with a bright LED light that can be moved around with its magnetic base. The chamber is a great bench addition for woodcarvers and metal fabricators working with small to medium size pieces. The chamber keeps dust and debris contained when grinding, sanding, polishing and drilling. A well-designed arm opening and padded armrest provides full range of motion and comfort.



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Jewel Couture Introduces Dream Collection

This inspired Collection designed by Mia Katrin combines an organic natural vibe with simplicity, elegance and style, offering wide market appeal. This fresh on-trend look includes rings, earrings, pendants and bracelets in 18 karat gold with diamonds and colored gems, including large slices of aquamarines or sapphires surrounded by halos of diamonds.

Simple, elegant, and versatile pure diamond pieces and bezel-set colored gems with diamond accents are also available priced for quick turnover. All gems are custom cut by master gem cutters and fashioned by hand in pure 18 karat gold, adding an air of luxury with a designer touch. Suitable for casual, business or formal wear, these versatile pieces will transform and elevate any look. Live the dream...with the Dream Collection! For more information call 336-329-9341.



Jewelers of America Opens 2017 Scholarship Enrollment other

Jewelers of America has opened the 2017 enrollment period for its scholarship program. It is open to members of JA for its renowned industry diploma, professional development and certification programs. JA awards scholarships during the enrollment period from February 1, 2017, through September 30, 2017.

"Scholarships offer JA members the opportunity to enhance the professionalism of their staff through some of the top education providers in the industry," says JA Director of Public Affairs & Education Susan Thea Posnock. "We believe jewelry education is a key element to our mission of ensuring consumer trust in jewelry."

Exclusive JA scholarships are available for the Gemological Institute of America, Diamond Council of America, and Jewelers Education Foundation of American Gem Society. Scholarships are also available for Jewelers of America's Bench Professional Certification program.

Applicants must be an employee at a JA Member store and at least 18 years of age. They must have at least one year's experience in a JA Member store or two years' experience in the jewelry industry. Scholarships are awarded on a first-come, first-serve basis.

For more information and to download the application, visit <http://www.jewelers.org/ja/careers-education/continuing-education> or contact JA's Member Services at 800-223-0673.

Celebrating Mother's Day

U.S. consumers spent over \$4.2 billion on jewelry to celebrate Mother's Day. According to the National Retail Federation (NRF) that is more than was spent on flowers or even taking Mom out to eat! Make sure you take the steps needed to take advantage of this huge jewelry selling opportunity. Providing consumers a reason to shop for Mother's Day at your jewelry store is a critical to gaining your share of the \$4.2 billion being spent. A promotional Mother's Day gift package can drive more of this traffic into your store. One successful package idea includes a real rose trimmed in pure 24k gold, an 18" freshwater black pearl necklace and a box of Russel Stover chocolates. For more information contact 24 Karat Rose & Loyalty Company at 800-843-8131.



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Al Gilbertson Receives 2017 Antonio C. Bonanno Award

Al Gilbertson, GIA project manager of cut research, is the recipient of the 2017 Antonio C. Bonanno Award for Excellence in Gemology given by the Accredited Gemologists Association. The award, presented to those who have made significant contributions to the field of gemology, encourages ongoing research, education and public outreach. Gilbertson was honored during the gala dinner at AGA's conference in Tucson, AZ.

"I'm very humbled and honored to receive this recognition. I count myself lucky to work among individuals who share a passion to understand the various jewels we handle; to properly recognize their identity, provenance, quality and ultimately discern a studied value," said Gilbertson. "I enjoy the challenge; the unraveling of these puzzles placed before us. And most of us, when we acquire some new insight, are eager to share that insight with our peers."

Gilbertson grew up in the lapidary business and is an accomplished gem cutter. His career includes contributions to appraisal science, color communication and cut research. He is also an inventor, with several patents pertaining to aspects of gem cutting and light performance.

"Al has made substantial contributions to our understanding of diamond cut and the way diamonds interact with light. An integral part of GIA research for 17 years, we're incredibly grateful to have him on our team. This award is well deserved indeed," said Susan Jacques, president and CEO of GIA.

Gilbertson began his career at GIA in 2000 as part of the team to research and create GIA's cut grading system for round brilliant diamonds. He has written several articles related to cut quality evaluation of colored stones (non-diamond), co-authored many articles about cut evaluation of diamonds and presented lectures on cut quality evaluation. He is also the author of *American Cut: The First 100 Years* (2007).

Gilbertson is currently studying the influence of proportions and other factors on the appearance of fancy shape diamonds, working towards a cut grading system for fancy-shaped diamonds.



Al Gilbertson.

Adore Collection by Swarovski

Adore, a new brand launched by The Swarovski® Group, is a contemporary fashion jewelry brand for the modern, sophisticated woman. Featuring chic silhouettes designed with a unique mix of luxe materials, Adore offers women high quality, versatile collections with over 120 years of expertise behind the designs.

Since its launch in Spring 2016, Adore is now distributed selectively in Europe, the Middle East, and the Americas. With a first in class, global distribution network, Adore will continue to expand its global presence.

Adore's Spring/Summer 2017 collection is comprised of chic silhouettes and includes elegant drop earrings, as well as on trend ear jackets and reversible studs, statement cocktail rings, delicate pendants and sophisticated bracelets. Sparkling pavé crystals and baguettes are used to create delicate and refined styling. The collection also uses a unique mix of materials which are both eclectic and refined. Adore is truly attainable luxury, with price points ranging from \$40-\$150. For more information contact Clare.DeSalvo@Swarovski.com



New and Noteworthy

Audrius Krulis New Fine Jewelry Collection

The new Dreamcatcher Collection, by Audrius Krulis, is inspired by the thoughts and fantasies that appear through the wishful wanderings of the mind. There are twenty-eight couture pieces in the collection, mingling 18K yellow and white gold, sterling silver, diamonds and fanciful, colored gemstones.

Each piece comes in signature packaging, and a list of retailers is available online. For more information regarding Audrius Krulis, visit www.audriuskrulis.com.



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MB Mumma New Catalog

MBMumma Inc is celebrating their first anniversary as part of the Byard F Brogan Group. They will commemorate this anniversary by releasing a new catalogue in March. They are unveiling many new designs as well as highlighting some of the classic designs Mumma is known for. For additional information call 800-521-2356.



IJO Has Rocked Our World!



I am not a Kool-Aid drinker. I would never be part of a group that didn't benefit my business, just for fun fancy trips. I have met great peers and vendors, and learned so much about how to run an even more successful jewelry store. At every get together, in every situation, I pick up a nugget, or item, or something special that adds to our bottom line. Where else can you speak to other jewelers from all over the country whose only agenda is to help you do better?



Being in IJO has been inspirational, motivational, and made us realize we weren't alone. We learn something new every day on the Indy channel. I look forward to my Belgian trips with my IJO friends, and our conventions in some really great cities. All work and no play makes my family sad. We have literally been around the world with IJO, and will be continuing this family tradition. Our son wants to go to Hong Kong and Thailand on the gem buying trip for his high school graduation trip "with Ms. Penny." Wow!

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Belle Étoile Announces a New Addition to Its Popular Sirena Collection

Belle Étoile has introduced a new color to their Sirena Collection featuring new black mother of pearl, for the 2017 Spring season. The collection plays with a fusion of exotic colors and patterns.

"We are extremely excited to introduce the Sirena Collection in black mother-of-pearl by popular demand," says Carolyn Thamkul, Executive Vice President at Belle Étoile. Inspired by the mysterious sea-maidens of mythology, the Sirena Collection features a beautiful pattern reminiscent of the gorgeous sea creatures. The original design, featuring lustrous white mother-of-pearl, was released at JCK in 2016. "Sirena was an absolute home run, and our customers wanted more," Thamkul states. "Like its namesake, the Sirena Collection is both hypnotic and enchanting. Black mother-of-pearl captures this essence perfectly, creating an other-worldly, underwater charm. Our goal with Sirena was not only to create a fun and beautiful collection, but also to inspire women to release their inner mermaid."

Sales Manager Bryce Harenburg notes, "The response from both the retailers and consumers has been extremely positive, making Sirena one of our best-selling designs." Retail price points for the new collection start at \$275 USD. With accessible price points, combined with impeccable quality and materials, Belle Étoile continues to be a rising star in the industry.

For more information or to see more of Belle Étoile's new 2017 Spring season, visit www.belleetoilejewelry.com or contact sales@belleetoilejewelry.com.

Legor Tarnish Free Silver Alloy

Tarnished silver doesn't sell...anywhere; in response, the invention of Silnova® the new tarnish-free silver alloy that keeps its brilliance over time, naturally.

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Silnova® yields ultra-white silver with natural tarnish resistance, eliminating the need for electroplating or any surface treatments. With anti-tarnish longevity comparable to a gold alloy and 20 times longer than standard sterling silver, Silnova remains bright over time. Ultra-white with extreme shine, this alloy boasts a unique silver color, different from any other silver on the market.

Legor Group's CEO, Massimo Poliero states: "We needed to think 'out of the box' and create something completely new. We decided to go further than the lab experience and subject the formula to one-year long real-life tests involving Legor Group branches in Bangkok, Mumbai and New York. The results are amazing: the Silnova alloy is definitely the most resistant to tarnishing ever tested. Our product raises the bar of the no-tarnish performance so high to be comparable to gold alloys."

"I am so excited to present this innovative new alloy to my customers. Silnova is a cutting-edge solution to the age-old struggle with tarnish because it stops it before it starts. Think about all the frustrating methods jewelers have been using for decades in an attempt to combat the natural tarnishing process: plating, buffing, anti-tarnish bags and strips, etc.

It will save silver manufacturers and retailers from all of that expense and inconvenience, not to mention returns due to discoloration. Everybody wins with Silnova says Rusty Heath, Director of Legor Group USA.

For more information, contact Rusty Heath at 844-428-8335.





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MJSA Launches Council of Custom Jewelers

MJSA has introduced the MJSA Council of Custom Jewelers as part of a wide-ranging program to advance the art and consumer appreciation of custom jewelry design.

Chaired by Lee Krombholz, of Krombholz Jewelers, Cincinnati, OH. The council comprises some of the leading jewelers currently engaged in the business of custom design. They include Gary Dawson, Gary Dawson Designs, Eugene, OR; David Dorian, Dorian Jewelers, Watertown, MA; Christopher Duquet, Christopher Duquet Fine Jewelry Design, Evanston, IL; David Holloway, Holloway Designs, Farmington, Arkansas; Lisa Krikawa, Krikawa Jewelry Designs, Tucson, AZ; Klaus Kutter, A Jour Jewelry, Bristol, RI; Tom McLaughlin, TEM Designs, Liverpool, NY; Dawn Muscio, D. Muscio Designs, Atlanta, GA; Travis Serio, Stuller/Gemvision, Lafayette, LA; Greg Stopka, JewelSmiths, Pleasant Hill, CA; and Jim Tuttle, Green Lake Jewelry Works, Seattle, WA.

Together, they will help to guide MJSA as it undertakes initiatives to educate consumers about custom design options and ensure that jewelers have the training needed to achieve the highest levels of craftsmanship.

Three initiatives have been targeted to begin the program:

To develop and promote a new way of defining custom jewelry by tiered levels.

Many Council members note the popularity of personalized jewelry design has spawned numerous businesses offering what they call "custom" jewelry, with varying results. "Almost every jewelry store in my city claims to do custom jewelry now, but the experience and outcome can vary widely," Krombholz says. "Many simply take orders, while others who try to develop a design don't have the expertise to create well-crafted jewelry." The result: a bad experience for consumers, who become confused and even fearful about the whole custom concept.

MJSA and the council will promote a three-tiered system in which custom design projects can be grouped according to the level of design involved. Spearheaded by Jim Tuttle, the triad ranges from "Full Custom" designs made from scratch to "Made to Order" pieces in which existing designs are modified only by the customer's choice of metal and/or gemstones.

"By creating and publicizing standardized levels, custom

jewelers can better stand apart from 'order takers' and create a better understanding of true custom design among consumers," Krombholz says.

The council will also promote education and craftsmanship through MJSA Mentor Jewelers. MJSA and the council have created a new designation title, the MJSA Mentor Jeweler, which is open to any MJSA member who has shown a long-term commitment to sharing their custom-design expertise—whether through articles, seminars, webinars, classroom teaching, or individual instruction—and pledges to continue those efforts.

"By formalizing the process and recognizing those who are contributing their knowledge to help advance the profession, we hope to spur more jewelers into passing along their wisdom and knowledge," Krombholz says. Mentor Jewelers will also be able to contact MJSA for assistance with such tasks as sourcing images or obtaining research materials for presentations, articles, and classes.

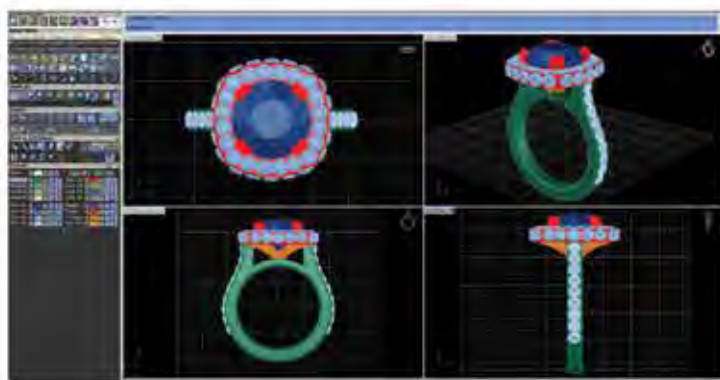
The Council will create and launch a consumer-facing website with a Guide to MJSA Custom Jewelers. This site, scheduled to launch by the end of 2017, will serve as a primary resource for consumers interested in learning more about custom design and finding the right jeweler for their needs. In addition to explaining the levels of custom designs (with illustrations), it will include a searchable database of MJSA members who offer custom design services, which will be identified by level. "MJSA has long been a place where serious custom jewelers have found a home," says Krombholz, who, in addition to chairing the council, serves as a vice chair of the MJSA board of directors. "These initiatives, along with the development of the council, are just a continuation of MJSA's efforts to advance custom jewelry and benefit jewelers—no organization has our best interests more at heart."

To learn more about the Council of Custom Jewelers and its initiatives, go to MJSA.org or call 1-800-444-MJSA (6572).



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New and Noteworthy

Jewelry Innovations Offers Customized Wedding Band Options

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Many independent jewelers are finding that custom designs are the key to success in today's retail environment. Jewelry Innovations offers custom designs in Serinum® or their other metals. Simply send them your picture, design or request for estimate. For more information call 800-872-0170.



comprised of 12 bracelets: one in the traditional color of each month for \$250 MSRP. The stackable friendship birthstone bangles are sophisticated and petite enough for women of all ages to wear.

Authorized Lafonn retailers may purchase the bracelet collection of 12 pieces, which includes a complimentary display and is available for immediate delivery. Lafonn's Birthstone Collection is crafted in sterling silver bonded with platinum and set with Lassaie® simulated diamonds, simulated gemstones, genuine gemstones, and lab-grown gemstones.



Lafonn Stackable Friendship Birthstone Bangles.

The bangles feature a single birthstone set in a classic line of channel-set simulated diamonds. An expertly crafted bolo-style sliding closure adjusts to fit most wrists. This most-requested addition completes the Lafonn Birthstone Collection and is

Responsible Jewelry Council Certifies RDI Diamonds

RJC announced today that RDI Diamonds, Inc. has achieved Certification against the 2013 Code of Practices (COP) at its trading office in New York, USA.

"It is a pleasure to announce RDI Diamonds, Inc. has been certified against the 2013 COP. The new provisions under the 2013 COP address important issues for our Members and their supply chain. We are delighted to see members achieving certification against the standard and warmly congratulate RDI Diamonds, Inc.," says Andrew Bone, RJC's Executive Director. The successful verification assessment was led by Heather Louie from SCS Global Services, one of the independent third-party auditing firms accredited by the RJC.

"RDI Diamonds, Inc. is very proud to have achieved RJC certification. This accomplishment confirms our company's commitment to responsible and ethical business practices. As we continue to grow into a multinational corporation, we recognize the importance of responsible sourcing and supply chain due diligence amongst the many great initiatives spearheaded by the RJC," says Michael Indelicato, CEO at RDI Diamonds, Inc.

About RJC

The Responsible Jewelry Council is an international not-for-profit standards and certification organization. It has more than 900 Member companies that span the jewelry supply chain from mine to retail. RJC Members commit to and are independently audited against the RJC Code of Practices – an international standard on responsible business practices for diamonds, gold and platinum group metals. The Code of Practices addresses human rights, labor rights, environmental impact, mining practices, product disclosure and many more important topics in the jewelry supply chain. RJC also works with multi-stakeholder initiatives on responsible sourcing and supply chain due diligence. The RJC's Chain-of-Custody Certification for precious metals supports these initiatives and can be used as a tool to deliver broader Member and stakeholder benefit.

The RJC is a Full Member of the ISEAL Alliance – the global association for sustainability standards. For more information on RJC Members, Certification, and Standards please visit www.responsiblejewellery.com

About RDI Diamonds, Inc. RDI Diamonds, Inc. was founded in Rochester, NY in 1992. The company is a leading provider of

loose diamonds and finished diamond jewelry in the industry. The company employs over 70 people in its Rochester facility. For more information about RDI Diamonds, Inc., visit www.rdidiamonds.com

New Lucid Bench Offers Unparalleled Promotional Opportunities

Shopping Centers, Malls and Retail Environments Paris Site Furnishings introduces the Lucid series backless bench which offers user comfort along with unparalleled promotional, branding or messaging opportunities for shopping centers, malls and retail environments. The five-foot steel, powder coated bench includes a large area to accommodate a logo or messaging along the bench seat which can be wrapped along the side, to promote identity or branding. Unlike logos applied with paint or decals, the message on Lucid benches are laser cut and integral to the bench, it will not chip, peel, fade or become discolored. These one-piece, ready to install benches are available in standard colors including red, blue, white, grey, green, yellow and beige, with custom colors available as an option.

In addition to usage retail environments, they are ideal for parks, streetscapes, green spaces, schools and universities, transit facilities, sporting and corporate settings, or wherever comfortable, durable seating and branding are desired.

Backless Lucid benches are manufactured of steel so they are strong and durable. They are then rust-proofed and powder coated to withstand the elements. Built in-anchor holes allow secure mounting to a solid surface like concrete. They can be approached and used from either direction, making them ideal for outdoor usage. Manufactured in Princeton, Ontario and available factory direct or through distributors and dealers throughout North America.

For further information call 800-387-6318



Allure Box & Display Releases New Catalog

Allure Box and Display has introduced a new and exciting catalog for 2017. The catalog communicates the companies' offerings from premium-quality jewelry boxes, displays and gift bags complete with all options and details.

"We have put together our vast expertise in the Box & Display industry together with our skilled design team. For this catalog, we focused on boxes and displays that are unique to the industry, all neatly organized with detailed specs in a format that is easy to navigate and visualizes the product," stated CEO Dov Baum.

The catalog features vivid product photos, concise descriptions, and efficient layout that makes ordering from the catalog a breeze. Whether you wish for a quick order from their growing catalog or a fully custom product conceptualized from art to finish, Allure's friendly team enthusiastically accommodates you. With over 30 years of design experience, the designers work with you to fashion the perfect box and display collection to exhibit your precious pieces. Additionally, the Allure® stamp forever signifies high quality and high value. When you choose Allure® as your partner in design, their craftsmen efficiently execute on your vision within budget and beyond expectation. From the classic to the contemporary, Allure Box and Display Company will turn your dream jewelry display into reality.

About Allure Box and Display Company

Based in New York City, Allure Box and Display Company is dedicated to supplying presentation products for the fine jewelry industry. Inspired by the belief that every piece of jewelry deserves a dramatic display to showcase its beauty, Allure Box and Display Company blends decades of experience with leading capabilities in trendsetting design to deliver a powerful first impression. For more information call 800.859.1788.



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Polygon Hosts Conclave & Trade Event April 1-3 in Chicago

A dynamic jewelry trade event, open only to qualified professionals, will feature a unique mix of education, networking and business.

The agenda features one day of education with interactive seminars, round-table discussions, as well as a networking breakfast and dinner event. The second and third days are focused on buying and selling as exhibitors will set-up in the main ballroom with their wares. Exhibits will feature products ranging from loose diamonds and gemstones, to fine watches, newly manufactured jewelry, OTC goods, vintage, estate and antique jewelry and other pieces. Service providers such as labs, refiners and jewelry associations will also be present.

Conclaves are a long-standing tradition at Polygon; members have attended them since the late 80's in locations across the country from Boston to San Francisco, Green Bay to Florida, and everywhere in between. Members come to do business and develop new and existing networks, but beyond that, members come to get together for fun with long-time friends. Claves are a true blend of business and pleasure.

This year, Polygon is building on that Clave tradition and opening their doors to other qualified professionals in the industry. Members from various associations – including the local Chicago Jewelers Association, IJO, RJO, AGTA, AGS, WWT, IWJG and the NPA, as well as official diamond clubs like the NYDDC and DCWC will be invited. Other industry professionals are also invited to attend, and all attendees must be qualified by Polygon and show industry credentials.

Polygon is also expanding on the “trade show” aspect of the event, offering 2 full days of action-packed buying and selling activity. Exhibitors can choose from straightforward tabletop showcases, or larger booth options that include pipe and drape.

“We really wanted to give our members and others in the industry a show option that was scalable, budget-friendly, and that offered real trading opportunities,” says Sean Lemire, Director of Sales & Operations at Polygon. “At the same time, it was also important for us to ensure that we continued with what our members love about claves – a fun, social atmosphere where they can interact and learn from their counterparts.”

The event is being held in beautiful downtown Chicago at the Radisson Blu Aqua Hotel, just minutes from the jewelry district. If you're looking for the full Clave experience, you'll want to opt for the VIP pass. For \$289, this pass will give you access to the education portion, networking breakfast, dinner event and trade show floor on both days. Attendees can also choose a “show only” pass, which gives you access to the show floor for both days (April 2 & 3). This could be a great option for those who want to keep costs low (passes start at \$100) and come to do some trading. And, unlike other shows, attendees are welcome to back-pack.

It's recommended that you register in advance to take advantage of the best rates. For information on exhibiting, or any questions about the show, contact Polygon directly.

Polygon Conclave & Trade Event: What You Need to Know

Dates: April 1, 2, 3 2017

April 1: Networking Breakfast, Education, Dinner Event

April 2: Trade Show & Reception

April 3: Trade Show

Location: Radisson Blu Aqua Hotel, Chicago

Attendees: Polygon members + Other qualified professionals in the jewelry industry

Packages:

\$100-\$150 to attend the trade show (April 2 & 3) – back-packing allowed

\$289 VIP Pass

\$550 and up for Exhibit Space, which includes a VIP Pass.

Contact Polygon for questions or to register: 800-221-4435 | info@polygon.net www.polygon.net



The Plumb Club Reveals New Strategic Plan

The Plumb Club, recognized for its successful and well-attended pavilion at the JCK Las Vegas Show, has announced an exciting new strategic plan designed to expand the organization's reach year-round, broaden its retail community, and increase its influence in helping to shape the future of the fine jewelry industry.

Founded in 1983, The Plumb Club is a unique coalition of important suppliers spanning all facets of the jewelry, diamond, and watch businesses whose members account for a significant percentage of the domestic fine jewelry market. In order to elevate its relevance in a shifting marketplace, The Plumb Club has developed a strategic plan that will guide its future, based on its core strengths, which are captured in its new purpose and vision statements:

Purpose: "The Plumb Club is a supplier organization whose purpose is to connect its members and their customers and help shape the future of the jewelry industry."

Vision: "The Plumb Club is a responsible supply side organization recognized for leadership, adding value, and positively impacting the jewelry industry."

The Club's three-year plan includes such initiatives as expanding its membership, trade show involvement, member branding opportunities, industry leadership roles, responsible sourcing and best business practices, and marketing and communications to enhance The Plumb Club brand.

A key change for The Plumb Club is opening its membership of important industry companies beyond the trade show arena to include non-exhibiting members. This will grow the organization's already significant influence, ensure that all product categories are represented, and generate added support for ongoing activities that connect with the retailer on multiple levels of engagement.

Another critical part of the Plumb Club's plan is to increase the group's leadership role as the Industry's preeminent supply side organization. Not only will The Plumb Club seek to establish representation on the boards of select industry non-profits, it also will require members to comply with responsible sourcing principles by either completing Responsible Jewellery Council certification or its own internal compliance requirements.

"What's remarkable about The Plumb Club is that it's the only

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U.S. trade association of important jewelry, diamond and watch suppliers whose members pool their resources and knowledge to improve our business environment by connecting with retailers, doing business responsibly, and helping to determine policies that will positively impact the future of the jewelry industry," says Jonathan Goodman Cohen, president of The Plumb Club. "Our members have exceptional expertise and experience in product development, manufacturing, marketing, and distribution. In an evolving and increasingly challenging marketplace, we know that we can all benefit by working together. It's a rising tide lifts all boats philosophy and we invite other important suppliers to join us."

For information about The Plumb Club, its strategic plan, becoming a member, and more, contact Lawrence Hess, executive director, at 201-816-8881.

The Newly Patented Stardiamond Star²™

Stardiamond added a new patent to their line of patriotic, patented cuts and designs. The Star²™ is officially registered with the United States Patent and Trademark Office. The Star²™ is the first square cut diamond to have a patented, faceted star pattern applied to the pavilion. This vibrant, lively cut is truly like no other.

No one is more excited about the new patent than Stardiamond's Co-founders, Greg Berdan and Mark Webb. They note "The Star²™ is one of the most fascinating cuts in the entire Stardiamond Collection. It is available for licensing. The Stardiamond Collection features a variety of patented diamond cuts available to wholesalers and manufacturers for licensing. Stardiamond is the company behind the one-of-a-kind diamond cut, The Liberty Star. The Liberty Star is a true tribute to the American spirit, to freedom, and to perseverance. The Liberty Star is a one-of-a-kind, patriotic diamond.

For more about the new Star²™, Liberty Star and the Stardiamond Collection, visit www.star-diamond.com or call 509-467-0082



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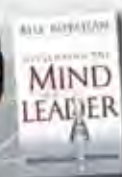
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— Bill Jones, Sissy's Log Cabin



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The Edge Retail Academy Announces People, Program, and Product Changes

The Edge Retail Academy announced the addition of Kevin Sweeney as a new Business Advisor, the promotions of Sherry Smith to Director of Business Development, and Becka Johnson Kibby to Director of Operations. The Edge Retail Academy has announced the extension of its service offerings to include a new Business Academy Program, newly enhanced vendor services and greater access for its retail clientele to all of the business advisors and specialists on the Edge Retail Academy team.

"We are excited to welcome Kevin to the team," says David Brown, President of The Edge Retail Academy. "His expertise and experience spanning three decades in the jewelry industry will provide immeasurable value to our retail clientele. And the extension of our Vendor Services Program, including the new Vendor Pulse, now run by Sherry Smith, will offer terrific value and build on her already stellar work with our vendor clients. And with Becka at the helm of operations, our team and our partners are sure to succeed with ease and efficiency."

Formerly of Hearts on Fire and Shreve, Crump & Low, Sweeney brings over 29 years of jewelry business acumen to the Edge Retail Academy team. His results-oriented approach led to a 20% sales growth in key markets for Hearts on Fire and a 30% increase in bridal sales for Shreve, Crump, and Low in Boston. He successfully increased stock turn and helped differentiate both brands from their competitors. Sweeney's extensive leadership, sales management and inventory optimization experience give him useful insights to offer retailers to improve their gross margin return on investment and to keep their sales staff motivated. His unique perspective adds real value to the Edge Retail Academy team and to all its clientele.

In her new role as Director of Business Development, Smith will lead Edge Retail Academy's continued expansion into the area of vendor relations. Smith brings twenty-five years of industry experience to the role, having served as principal partner in her own retail stores before moving to the Client Services side of the business with the Academy. The Edge Retail Academy Vendor Services Program offers a unique series of performance evaluation modules that provide vendors with a macro view of inventory performance across the jewelry market. The new Vendor Pulse metrics, along with strategy and consulting from Edge Retail Academy business advisors, give vendors the necessary tools to achieve increased sales and higher GMROI. Vendor Pulse offers vendors real time sell-thru data allowing

them to identify their top selling styles by stock turn, units sold and average retail sale. It takes the guesswork out of inventory management and product production.

As Director of Operations, Kibby will continue to lead the Academy's efforts and has facilitated greater access to all of the team's business advisors and specialists for every new retail client who partners with Edge Retail Academy. Kibby has also been instrumental in enhancing key offerings that differentiate Edge Retail Academy from its competitors, including the highly popular free Business Opportunity Analysis, a \$625 value, which highlights for retailers key areas in which they have opportunities to grow or are currently at risk. Kibby has also improved the Business Academy for 2017 with enhanced benefits for the participating retailers.

With the new team and new product offerings, the Edge Retail Academy team will continue its expansion as a jewelry industry leader in providing guaranteed results and performance enhancing tools for today's competitive independent retailers.

For more information, visit www.edgeretailacademy.com or contact Becka Johnson Kibby at Becka@EdgeRetailAcademy.com telephone 714-925-2456.

GIA Is Now Accepting Applications For Scholarships

GIA is now accepting scholarship applications for its Gemology and Jewelry Manufacturing Arts programs, courses and lab classes. GIA scholarships, which total \$2 million in available scholarships for 2017, align with the Institute's goals of providing quality education in gemology and jewelry to the trade and aspiring professionals. Applications for the current scholarship cycle will be accepted through March 31 and are available at GIA.edu/scholarships <<http://www.gia.edu/scholarships>>.

Since 2013, GIA has awarded more than \$6.5 million in scholarships to nearly 1,400 students. Funded by the GIA endowment fund and several private donors, the scholarships supplement GIA's wider scope of offerings.

Scholarships are available for distance education eLearning courses and for classes at the Institute's campuses in Bangkok, Carlsbad, Hong Kong, London, Mumbai, New York and Taiwan; and at the GIA branches in Botswana and Dubai.

For more information, call (760) 603-4131 or email scholarship@gia.edu.

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WJA Announces 2017 Awards for Excellence Hall of Fame Honorees

The Women's Jewelry Association (WJA) has announced its Hall of Fame honorees for the association's annual Awards for Excellence gala, to be held Monday, July 24, 2017. The gala will also return to Pier 60 on the Chelsea Piers in New York City.

Cecilia Gardner, president, CEO, and general counsel of Jewelers Vigilance Committee, will receive the WJA Lifetime Achievement Award; Michael Pollak, CEO of Hyde Park Jewelers, will receive the Ben Kaiser Award; and Day's Jewelers will receive the Corporate Award.

Lifetime Achievement honoree Cecilia Gardner has served the Jewelers Vigilance Committee (JVC) for nearly two decades. Her leadership of the not-for-profit trade association helped put JVC at the forefront of some of the most complex issues related to compliance and ethics in the jewelry industry. Gardner served as general counsel to the World Diamond Council from 2000-2015, an industry group that worked with governments and non-governmental organizations to craft the Kimberley Process and System of Warranties. She also became general counsel for the United States Kimberley Process Authority (USKPA), to implement the provisions of the Kimberley Process. During her tenure, Gardner also led the JVC in efforts concerning the under-karating of precious metals, the disclosure of diamond and gemstone treatments,



the standards used by appraisers, the enactment of anti-money laundering programs; and a comprehensive review of the FTC Guides for the Jewelry, Precious Metals, and Pewter Industries. She also served on many industry boards.

With over 40 years in retail management, developing seven luxury jewelry and watch stores, Ben Kaiser Award recipient Michael Pollak has focused most of his resources on a combination of business strategy and vision, philanthropy, and the omni-channel future of a disrupted retail marketplace. Pollak also founded Diamonds in the Rough, raising nearly \$2.5 million to support the efforts of youth-based non-profits and local charities. He was named a National Jeweler Retailer Hall of Fame award winner in 2008, and an Ernst & Young Entrepreneur of the Year in 1999. He has served on the boards of Diamond Empowerment Fund, Jewelers of America, Natural Color Diamond Association, and is a former president of Luxury Jewelers Resource Group.

Corporate Award honoree Day's Jewelers is a family-owned jewelry chain with seven jewelry stores throughout Maine and New Hampshire. The company has been in business for over 100 years, and since 1988, has been owned by Jim, Kathy and Jeff Corey, with David Harris serving as president. Known for its core set of values, Day's Jewelers is a standout in the jewelry industry for its integrity, transparency, and responsible business practices and is a certified member of Responsible Jewellery Council. The company has received several honors including: the 2016 "Retailer of the Year" by the Retail Association of Maine, America's Best Jewelers recognition by National Jeweler, and the 2009 WJA Awards for Excellence Retailer of the Year.

At its annual gala, WJA also will present Awards for Excellence in retail, design, manufacturing, sales, marketing and communications and editorial categories.

"It is my utmost pleasure to be a part of honoring such a distinguished group of individuals during the 2017 Awards for Excellence," said Brandee Dallow, WJA President. "Returning to Chelsea Piers with this trio of award winners is most certainly going to make for a fabulous evening."

At its gala, WJA brings together industry leaders for a social evening that raises money for scholarships and grants for deserving women entering or working in our industry. A Silent Auction will again be mounted to raise additional funds for these important causes. Tickets and sponsorships will go on sale later this year.



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Unique Settings announced its latest comprehensive catalog, "The Dream Maker". This 700+ page masterpiece has already been started to ship for retailers. The latest cutting-edge engineering went into creating this ultimate retailer's resource tool, from the eye-catching imagery, to the superb organization. There will also be a separate pricing guide booklet, for your convenience, based on 2 different metal markets. This amazing catalog is not meant to be part of your collection...it's meant to replace it. "Using this "Dream Maker", will be only the printed material you will need for all your bridal pursuits." For more information or to request a copy call 800-466-4900.



Sophia By Design Launches New website

Sophia By Design, the 25-year-old jewelry design firm launched its state-of-the-art website today. Created with the user experience in mind, the website is designed with the latest technologies to make it as user friendly as possible, regardless of the viewing device.

"This new website, on a brand-new platform, is a major step in providing our customers with the best possible experience. This is just another way for us to connect and make the lives of our dealers easier." Stated Sophia By Design Creative and Marketing Director, Andrew Ball.

Customer Experience

Simplifying access to the information dealers need is a top priority. Products can now be found in several different ways using an advanced site navigation and search. Allowing customers to connect to the pieces they seek more accurately and efficiently.



Other new and improved features of the website include:

Enhanced product display with professional photography and more detailed product information, including stone types and weights. News and events page, to stay up-to-date on Sophia By Design's new products and trade show dates. Dealer services and support page.

For access dealers are required to register on the website. The sign-up and activation process is simple and explained in detail on the registration page. Visit www.sophiabydesign.com or call 215-629-0260

Color Merchants Milestone: 30 Years of Fine Jewelry Manufacturing

New York, NY, February 2017 – February 2017 marks the 30th anniversary for Color Merchants, a fine jewelry manufacturer known for unmatched quality, customer service and competitive pricing within the jewelry industry. Over the years, Color Merchants has grown from a two-person operation to a staff of over twenty five.

Company President & Founder, Keven Peck remarked: "We have achieved this milestone through the hard work and dedication of our associates and our culture of customer service that exists throughout our organization. We have dedicated ourselves to 30 years of product innovation and efficient manufacturing to provide our customer with the highest quality products. Throughout 2017, we will be taking a look at where we started and what we have achieved. February has been an eventful month for us; not only are we celebrating this 30 year milestone but we have also been accepted to the Plumb Club at JCK Las Vegas. In June we are inviting all customers to join us in our celebration at the Plumb Club, Booth #620. Come and help us celebrate!"





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