

# THE RETAIL JEWELER

The Official Magazine of The Independent Jeweler • Volume 8, Issue 7 • October 2017

## Death of Bricks & Mortar Retail Fact vs Fiction

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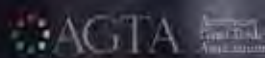
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COVER: The cover model is wearing jewelry from the Charles Garnier Palazzor Collection: sterling silver two-tone, some with created sapphires and freshwater pearls. The MSRP of the featured pieces range from \$195 to \$825. For more information call 800-722-3713.

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# CONVENTIONAL WISDOM



By Frank Dallahan

Over the past few years, jewelry retailers - particularly independent retail jewelers - have been exposed to all sorts of exhortations about getting on board with selling via the Internet. Many examples have been given underscoring this point. We hear with increasing frequency about the level of business being done using smart phones. Amazon is cited as a classic example of digital success. Certainly, Blue Nile in the jewelry business is glorified as a success story of the digital world. This is conventional wisdom at its best.

The retail world is always undergoing change. New products, new trends, new social conventions occur every day and over a career they can be seen and measured. The trick however is the ability to observe something taking place in our world and develop it into a trend. Some examples in bridal jewelry are in order:

Twenty-five years ago diamond engagement rings were simple solitaires. Today, diamond engagement rings are totally different in design and feature a significant number of side diamonds. Women apparently decided they wanted an engagement ring different than their friends and relatives. In so choosing, they set the business in an entirely new direction.

Matching wedding rings contained a couple of accent diamonds then. Today, wedding rings for women contain many diamonds. Again, I think it's the search for a different look expressed in a unique design that coordinates with the engagement ring.

Men typically selected plain gold wedding rings. That choice has changed somewhat with new metals being added to the merchandise mix. Then, Platinum was just beginning its ascendancy. Today, platinum is a preferred metal for both engagement and weddings rings for men and women.

Branded designer jewelry was a tough sell then. Today, designer brands are everywhere and sell very well.

Conventional wisdom, back in the day, resisted the changes that were underway in the consumers' minds. So how do we now look at digital jewelry sales today? Is it a trend to be eagerly accepted? Do you now direct your resources to its full implementation in your business? Or, is the digital format of jewelry sales simply another piece of technology like the fax machine in 1970 simply something to be used until the next new thing comes along?

Facts are obstinate things. And, as we travel through this new technology direction it is necessary to consider important facts, interpret them and then determine if they lead us to a trend or if they lead us to a conclusion that the method of

selling, promoting, and communicating are changing but the fundamentals of the market and the sale remain in place.

The Retail Jeweler is pleased to present for your consideration a thought provoking feature article beginning on page 22 entitled "The Death of Brick and Mortar - Fact vs. Fiction."

The research presented in the article is compelling. Among the points made in the piece beneficial to retail jewelers are:

- People prefer to shop small - even during holiday seasons because they receive personal and prompt service
- 7 in 10 Millennials say buying American is important
- 40% of Millennials say they like to buy locally even if the product costs more
- Millennials feel connected to their community and want to support it
- Consumers look to Big Box retailers for brands they can buy at a discount
- People crave sensory experiences. They want to feel, touch, and try on. This is especially true for women, rural, younger and older shoppers.
- Experiencing products through their senses is a primary reason for shopping retail.

These facts all play to independent retail jewelers and their businesses strengths or should. But, and it is a big but. Increasingly, the consumer gathers information from searching websites for products they want. Many small businesses do not have websites and therefore won't get a chance at bat with digital customers. Their world is the smart phone in their hands. If you are not in their world...

The important message is: You have to have a website so people know what you do, what you sell, what sets you apart from the others, so that you have an opportunity to invite them into your store.

In Q4 of 2016, mobile commerce increased to 20.8% of retail sales. Consumers are comfortable looking for and transacting business on their smart phones. Conventional wisdom strongly suggests you consider all these facts and decide accordingly.



**Frank Dallahan**

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## IMPORTANCE OF DIVERSIFICATION TO YOUR BUSINESS

By Donna Phelan, MBA



Is your business diversified? What is your diversification strategy? Why would you need to diversify? The answer is that the economy is cyclical. As Frank Sinatra put it, "You're riding high in April, shot down in May." Although economic cycles generally last more than a few months, market winners and losers continuously change. Diversification is the process of spreading your investment dollars over several categories to reduce the risk of all your investments underperforming at the same time.



If you own a business and put all your business investment dollars into a narrow or singular strategy, you could be putting your business at risk. Most retailers strive for a diversified inventory assortment. If the economy is strong, luxury items such as platinum, gold, diamonds, rare colored stones, fine art, collectors' wines and champagnes, pricey sports cars and high-end real estate all tend to sell well. If the economy is weak, lower-priced and non-cyclical goods, such as beer, cigarettes, utilities and more affordable jewelry tend to outperform.



In 2007, when consumer markets were hot, this writer suggested in an article for the California Jewelers Association newsletter that it might be a good time to diversify into silver jewelry, which at the time, was somewhat out of favor. It may be hard to grasp why investing in an under-performing asset could be helpful. However, several months later in 2008, the economic wheels rolled over, the Great Recession struck and suddenly high-end goods of all kinds were less favored by consumers.



We don't have perfect timing to know exactly when to invest in high-end merchandise versus more defensive categories. Therefore, to protect ourselves, we diversify our investment dollars over a variety of asset categories.

One way to do this is to diversify into categories that may be non-correlated to jewelry, that is, they zig when jewelry zags,

or categories that are more recession resistant. The obvious ones are diamond engagement rings, designer handbags, scarves, eyewear and more affordable gifts. Thinking outside the box, candy has performed well in recessions and cosmetics have been shown to be strongly recession resistant.

We also do not have perfect vision to know when the market is undergoing tectonic shifts. Therefore it is often wise to diversify strategically as well.

Geographical location is one way to diversify business strategy. If sales are sluggish in the U.S., might they be stronger in Europe, Asia or emerging markets? LVMH, Richemont, Tiffany & Co, and many others have employed this strategy. A higher level of sophistication would be required to manage the scale and scope of an international business, including currency effects. If capital is not practically available for global expansion, would an alternative be to negotiate a small presence in an international retailer or luxury hotel group? On a more local scale, a satellite location in a large university town may be an effective way to diversify geographically. University towns proved to be quite resilient during the Great Recession as parents managed to keep their kids in college.

Another way to diversify is via distribution channel. Historically retailers have had a sales and marketing distribution channel that was either in person or via mail order, such as the old





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# TIME TO RETHINK QR CODES

By Matt Perosi

It was the summer of 2010 when multi-touch smartphones started to overtake sales of other types of cell phones. There was a lot of hype about what they could do. Faster mobile Internet speeds were available and businesses were starting to create mobile-friendly websites. Meanwhile, marketers were trying to dovetail smartphone advertising approaches any way they could, without fully understanding the technologies.

 Quick response (QR) codes were among the many hyped smartphone features that summer. A QR code is square shaped “barcode” made up of many small dots that are encoded with information that your smartphone understands. The “quick response” refers to how fast you can take a photo with your phone and jump to a website without typing on those small multi-touch screen keyboards.

 Marketing gurus in the U.S. tried pushing QR codes in all their ads for a few years because they assumed the technology hype would lure consumer usage. Those square dot patterns started appearing in magazines ads, newspapers, and billboards and even in subways without regard to the usefulness of their locations. I remember seeing many QR codes o-technology because a smartphone rarely works underground. QR codes quickly turned into a big disappointment for consumers because most QR implementations lead to the home page of a non mobile-friendly website.

QR codes were never designed or intended as a marketing tool. They are purely utilitarian, in that they are supposed to lead you to the right information you are looking for exactly when you need it. For example, a diamond ring ad with a fancy yellow center stone will elicit interest in that specific ring. A customer might not initially care who sells the ring, they just want more information about it, and therefore any QR code included with that ad should lead to a mobile website with that detailed information. Sadly, most QR code implementations would direct people to the desktop home page version of a website. Sending someone to the desktop home page defeated the intended “quick response” time savings.

QR codes were quickly viewed as a marketing failure because customers using them felt they were a waste of time while businesses didn’t see any ROI from the effort. They fell out of favor by 2013, as most people didn’t see the point behind



them. Another factor working against QR codes was that Android phones and iPhones required people to install a 3rd party app in order to scan and use the codes.

While marketers were struggling to make QR codes work for brand building, the customer service side of business started using QR codes to lead consumers to online education and other helpful online utilities. One of the most common uses of QR codes I see today will lead people to how-to videos posted on YouTube. On the day I wrote this article, I saw a QR code inside the back of a Nissan Rogue that lead to video instructions on how to arrange the rear seats and storage compartments inside that SUV. I also saw a QR code on the packaging of a GPS holder that explained how to mount it inside your car. These are both customer service related and have nothing to do with marketing.

It certainly seems easier to motivate a customer to scan a QR code for how-to directions than it is for product pre-sales. They will be more willing to scan a QR code if they know it will help them in some way, regardless if that’s with a YouTube video, a website, or something else.







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## IMPORTANCE OF DIVERSIFICATION TO YOUR BUSINESS

Sears catalog. With technological advances and changing consumer preferences, online sales and mobile purchases from smartphones have had amazing growth rates. Many retailers have not managed to adapt quickly enough to digital sales and marketing to be competitive – a serious business risk.

The online and bricks and mortars retail experience need not be mutually exclusive. According to Gary Schettino, a former vice president of merchandising at Sears Holdings, “Victoria’s Secret has a \$1 billion online business ... customers are totally comfortable going to victoriasecret.com, because they felt connected to the brand and the store experience.”<sup>1</sup>

Retailers are realizing that they can ride on the platform of a more established e-tailer, as Tiffany & Co. has with Net-A-Porter, expanding its online presence from 13 to 170 countries.<sup>2</sup>

Another form of business diversification is brand expansion. Can you acquire or merge with another business entity that would improve your brand presence by increasing its footprint, bringing on a new product in another category or providing capabilities that you don’t currently have? How would the synergies measure up?

There are many ways to diversify a business, with a few presented here. The purpose of diversification is to minimize risk as much as possible by spreading investment dollars across many categories. It is left to the individual business manager or investor to determine how this is best achieved.

1. Creswell, Julie, “The Incredible Shrinking Sears,” The New York Times, August 13, 2017.
2. Weinswig, Deborah, “As Fine Jewelry Moves Online, The Market Sparkles,” Forbes, April 14, 2016.



**Donna M. Phelan, MBA**

Donna M. Phelan is the author of *Women, Money and Prosperity: A Sister's Perspective on How to Retire Well*. ([www.donnamphele.com](http://www.donnamphele.com)) Donna has spent 19 years at some of Wall Street's largest and most prestigious investment firms. She holds an MBA in Finance from the University of Connecticut, and provides personal finance advice to clients in twenty states coast to coast. She has been featured in USA Today, Yahoo! Finance.com, CNBC.com, NBC.com, and The Houston Chronicle, among others. Donna has

lectured at conferences nationwide on a broad range of financial topics and is the author of numerous articles on investments, retirement and financial planning. Donna was formerly President of the American Association of Individual Investors (AAII) Connecticut state chapter and was active in the Financial Women's Association (FWA) in New York. She is currently a member of the South Bay Estate Planning Council in Los Angeles. Prior to working on Wall Street, Donna was Principal of a jewelry design and manufacturing company whose customers included Tiffany & Co, C. D. Peacock, and Cartier, for whom she did freelance design.

## TIME TO RETHINK QR CODES



With the release of Apple iOS 11 all iPhone users are able to scan QR codes a lot faster, and without a 3rd party app. Simply take a photo with the built in camera app and the iOS will recognize any QR code it finds. I expect the Android will have the same feature in the near future as well, but no such plans were announced at the time of this writing.

With this new feature now available, it's time to throw all the QR code marketing hyperbole out the window and pay attention to the reason that this technology was invented in the first place. QR codes should be attached to anything any time you want someone to have faster information access.

Here are four good uses and locations for your QR codes:

- 1.The back of your business cards that leads to your online review form
- 2.The inside of your store box or a packaging insert that leads to a care and cleaning video
- 3.In local print ads that lead to video testimonials that customers recorded for you
- 4.In print ads that lead to mobile-friendly landing pages with detailed information about that ad

Forget about the bad experiences you had with QR codes in the past and have another look at them again today. Learn from previous mistakes and do your best use a QR code where you are reasonably sure that consumers will have cell phone reception. The QR code should direct people to a specific online location with more information; if a specific location isn't available, then it's better to omit the QR code than to point it to your website's home page.

With scanning built into the phones and mobile websites being almost ubiquitous, QR codes are finally ready to be used in the U.S. as convenient customer service tool that will help you develop a stronger bond with your customers through creative uses of technology.



**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](http://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](mailto:matt@jwag.biz) or 973.413.8211. Many questions from TRJ readers have turned into great newsletter topics.

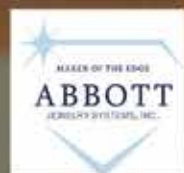


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# SAVING THE FAMILY BUSINESS

When the friction between family members in business begins to rob you of the joy of working together, it's time to fix things. All too often, family businesses create more stress and strain on people than entities devoid of family members. But we live and work in the jewelry industry, and most businesses are family businesses. So how do we cope with the obvious?

By Bill Boyajian

## HERE ARE SOME TIPS THAT WILL HELP YOU:



### CLARIFY EXPECTATIONS.

Most conflicts between people occur from differing expectations. Seldom are expectations identified and clearly articulated so that everyone knows what is expected from each family member. The best way to avoid conflict, frustration, animosity, jealousy, and stress is to unambiguously clarify what is expected from everyone in the family.



### COMMUNICATE PROPERLY.

Your body language says more than what comes out of your mouth, so stop rolling your eyes. Listen carefully because it's a key to communicating. And when you speak, remember that how you say something is far more important than exactly what you say.



**SOFTEN YOUR SPEECH.** If you soften your speech, you'll have a much better chance of being heard. Otherwise people will simply turn you off and block you out, deepening the divide between you. Hurt people tend to hurt back. Don't give them a chance to be hurt.



**SHARE YOUR FEELINGS.** No one can dispute how you feel, so share your feelings. They may not agree with your feelings, but how you feel is very personal, and it's yours. Own it and share it. Learn to express your feelings, not your frustrations or anger.



**CULTURE MATTERS.** The culture of any business is most often dictated by the patriarch or the matriarch, and it isn't always pretty. Our industry is full of various ethnicities and cultural norms that are not always easy to deal with. It's particularly challenging when a new generation enters the business, and is often shocked to see the business operating like the family squabbles they had around the dinner table growing up.



**MODIFY BEHAVIOR.** The culture of a business can't change unless the owner is willing to change. It's a choice, and it isn't easy. If it were easy, anyone could do it. Many don't and are miserable because of it. Sometimes change means taking hold of your role and not letting people walk all over you like a rug. Other times it means lightening up, mellowing out, and not driving family members away because they can't stand you.



**MEET REGULARLY OFF-SITE.** Family members seldom meet outside of the store and on neutral ground. A change of scenery is healthy. I recommend weekly breakfast meetings at a restaurant just to touch base with no particular agenda in mind. Basic, thoughtful communication around a meal can do wonders for family members who would barely take the time to say hello to each other in the store.



**GIVE "GENEROUS EXPLANATIONS."** Practice the art of being generous with explanations. When things go wrong, as they inevitably do on occasion, you can choose to conjure up something negative or positive about a person. There is always a gap between something happening and the cause and effect of it. Learn to fill that gap with a mental explanation that gives a person the benefit of the doubt.



**RESOLVE THE CONFLICT.** Do you want things to be better in your relationship or would you be against it? Whose behavior do you control? What's working for you right now? What needs to be fixed or improved? What would you be willing to do differently that you think would improve the situation and the relationship? You can't resolve a conflict or situation without asking these and other important questions.



**TAKE THE LEAD.** Someone has to take the lead to resolve conflicts, and it's usually the "bigger" person who does so. Begin the process and see where it takes you. Problems don't end unless someone starts the process of reconciliation. Be that person.



**Bill Boyajian**

Bill is the former long-time president of the Gemological Institute of America, and is currently founder & president of Bill Boyajian & Associates, Inc. His company consults for a wide variety of businesses in the gem and jewelry industry, specializing in leadership, business, and organizational development, family transition, and succession planning. Bill is the author of *Developing the*

*Mind of a Leader – Your Path to Lead and Inspire People*. He is a sought-after business coach and speaker, and can be reached at [bill@billboyajianassociates.com](mailto:bill@billboyajianassociates.com).





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# INTERNET SHOPPERS WELCOME HERE

Competing with the internet or competing with anyone for that matter is all about knowing what you're up against and delivering a clear message to your prospective customer that you can offer a better option.



By Bob DeMaria

Competing with the internet or competing with anyone for that matter is all about knowing what you're up against and delivering a clear message to your prospective customer that you can offer a better option.

That option can be in the form of price, service, selection and/or other intangibles. If all things are equal, why do some people choose Coke over Pepsi, Burger King over McDonald's, Ford over Chevy?

Because somewhere in their conscious or subconscious mind they have created a preference for one over the other. Is that choice written in stone? Probably not. One bad experience, maybe a special sale or event can change that loyalty in a heartbeat. Someone sitting on the fence is one nudge away from being on your side.

A customer that walks into your store armed with a quote from any other source is ready for that "nudge" from you. They have already wavered from a commitment or they wouldn't be there. They have no particular allegiance to an online retailer. They only assume that the best "deals" are on the internet because "they just are". Making the case that this commonly held belief is not necessarily true may be tricky but it's not difficult, if you're knowledgeable and take the time to expose the fallacy.

Why are so many similarly graded diamonds offered at different prices?

Simply put, there's more to determining a diamond's true value (and hence its beauty) than just considering a handful of grading factors. You can demonstrate this by having two diamonds on hand that are graded the same but look different.\* Once the price issue is clarified, you can focus on all the value added benefits of buying from a local retailer.

What they think they want or need and what they actually need, could be miles apart. Rather than just looking for a lower priced option based on the search they brought in, ask questions.

\* RDI Diamonds has produced a brochure that clearly demonstrates how misleading choosing a diamond based solely on grading criteria can be.

The greatest strength you offer is your counsel. Your value as an advisor should never be underestimated.

Your ability to offer several options to view for free in a side by side comparison where difference can be seen (or not seen to the naked eye) and a value decision can be discussed.

Your ability to show mountings with the diamonds to create a piece of jewelry from a concept.

Finally, and most importantly, they are getting you. The person that took the time to ask the right questions, listen carefully and thoughtfully to their answers and, only then, make suggestions that best suit their needs.

Diamonds need to be romanced. They need to be matched with their perfect mate. We're not keen on the idea of some guy picking out one of the most special purchase of his life while he's lying in his shorts, watching a football game on TV as he googles during commercial breaks. A golf club? Maybe. Tee shirt? Sure. Engagement ring? No. Where's the romance in that?

This process, this experience, is the basis for a quality sale. Regardless of whether we are dealing with millennials, gen x'ers or baby boomers this has never changed. Consumers want to be heard and understood. The internet may offer a newer form of competition, but once they walk into your store it's back to basics with a simple seven step qualify: build rapport, displace the previous expert (the internet or other competitor), qualify, present options, answer objections (if needed), close/ask for the sale and seek referrals.



**Bob DeMaria**

Bob DeMaria has nearly 50 years experience in sales and marketing both as an inside and outside sales representative within RDI Diamonds and the wholesale jewelry industry. Bob this topic (including available in-store materials) he can be reached at [bdemaria@rdidiamonds.com](mailto:bdemaria@rdidiamonds.com).



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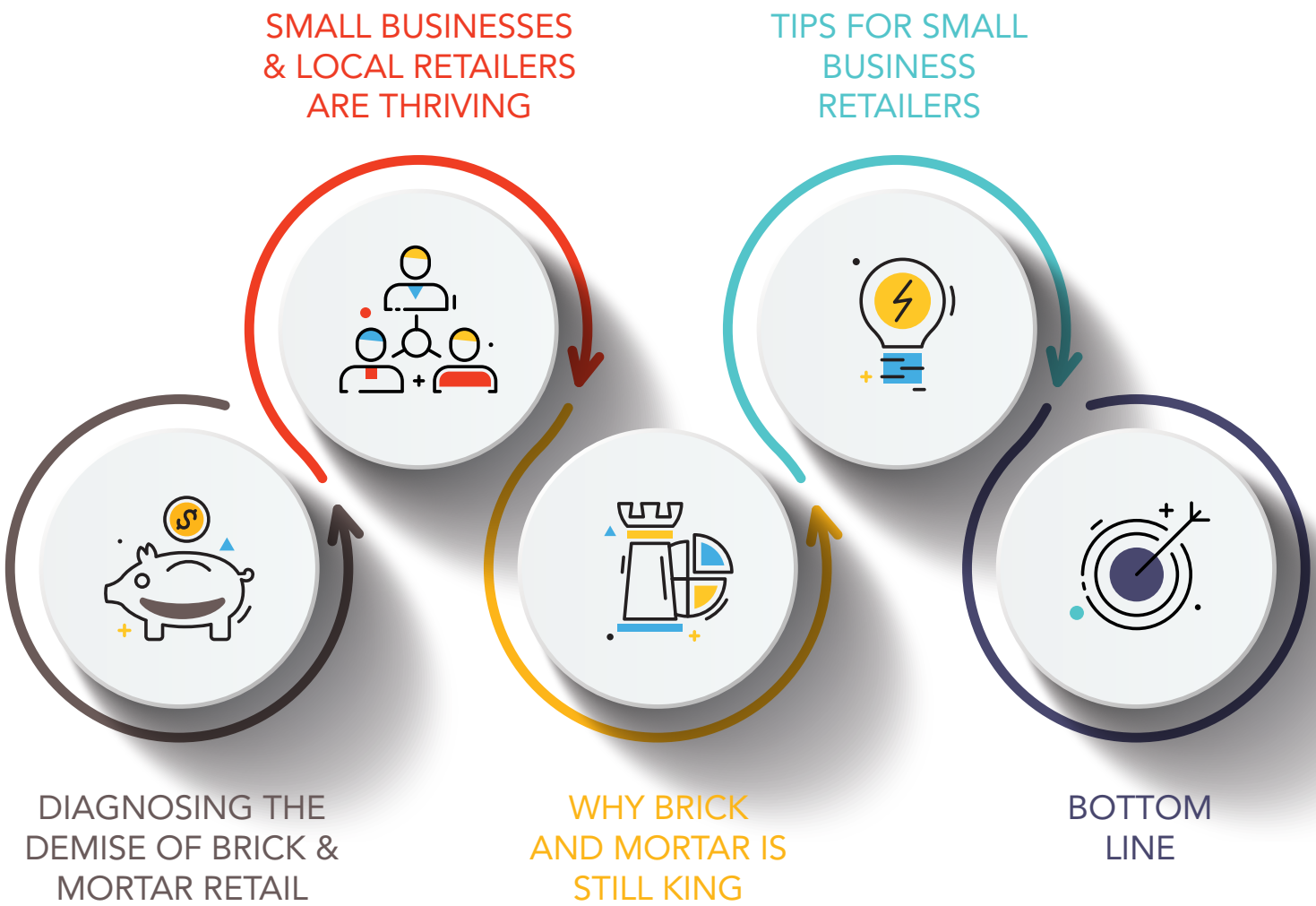
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- Two and three quarts have adjustable heat

# THE DEATH OF BRICK & MORTAR RETAIL: FACT VS FICTION

By Krista Fabregas



The retail apocalypse seems to be in full swing in 2017. Brands that look too big to fail such as Payless, Rue21, and RadioShack are among the 300 plus retailers filing bankruptcies this year. Experts are quick to point to the rapid growth of ecommerce and mobile shopping as the horsemen of the apocalypse. A closer look at the industry's health, however, revealed that the main victims are big box stores. Small businesses are actually thriving, even as online and mobile shopping continue to grow.

In this article, we provide an in-depth look at the retail sector and how it is doing in 2017.





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<b>Female Self-Purchase</b>	<b>55%</b>	<b>57%</b>	<b>50%</b>	<b>47%</b>	<b>50%</b>	<b>49%</b>	<b>46%</b>	<b>53%</b>
<b>Gifting</b>	<b>25%</b>	<b>24%</b>	<b>26%</b>	<b>31%</b>	<b>30%</b>	<b>30%</b>	<b>34%</b>	<b>32%</b>
<b>Youth Market</b>	<b>20%</b>	<b>22%</b>	<b>24%</b>	<b>22%</b>	<b>20%</b>	<b>19%</b>	<b>17%</b>	<b>14%</b>

\*INSTORE Retail Survey

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# THE DEATH OF BRICK & MORTAR RETAIL: FACT VS FICTION

By Krista Fabregas



## DIAGNOSING THE DEMISE OF BRICK & MORTAR RETAIL

Brick and mortar stores are shuttering at record numbers this year. The number of shops shutting down in 2017 is greater than all reported closures from 2003 to 2006 combined. According to Moody's, about \$70 billion worth of retail leases are expiring in 2018. At that time, several retailers are expected to allow their leases to expire and expand their presence online.

This trend agrees with the conventional wisdom that ecommerce is rapidly taking over the retail industry, but it's not the whole picture.

### Ecommerce Is Still A Tiny Fraction Of Total Retail Sales

Ecommerce may be growing at a rapid pace, but online and mobile sales are still a drop in the bucket compared to total retail sales. The US Department of Commerce reported that in 2016, ecommerce accounted for \$389.9 billion of the total \$4.849 trillion retail sales. If you do the math, that's just 7.8 percent of total retail sales last year.



Online shopping may be the industry's latest buzzword, but clicks are far from taking over bricks.

Source: Fortune

Quarter	Retail Sales (millions of dollars)		E-commerce as a Percent of Total	Percent Change From Prior Quarter		Percent Change From Same Quarter A Year Ago	
	Total	E-commerce		Total	E-commerce	Total	E-commerce
Adjusted <sup>2</sup>							
2nd quarter 2017(p)	1,256,232	111,542	8.9	0.5	4.8	4.1	16.2
1st quarter 2017(r)	1,250,055	106,383	8.5	1.0	4.7	5.1	15.4
4th quarter 2016	1,237,663	101,606	8.2	1.7	1.7	3.8	14.2
3rd quarter 2016	1,216,808	99,870	8.2	0.9	4.0	2.1	15.4
2nd quarter 2016(r)	1,206,395	96,014	8.0	1.4	4.2	2.3	15.2
Not Adjusted							
2nd quarter 2017(p)	1,274,565	105,096	8.2	9.5	6.9	4.4	16.3
1st quarter 2017(r)	1,164,228	98,292	8.4	-10.4	-19.8	3.7	15.1
4th quarter 2016	1,299,699	122,515	9.4	6.5	32.2	3.6	14.0
3rd quarter 2016	1,220,051	92,644	7.6	-0.1	2.5	2.2	15.5
2nd quarter 2016	1,220,714	90,397	7.4	8.8	5.8	2.2	15.6

Source: US Department of Commerce



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# THE DEATH OF BRICK & MORTAR RETAIL: FACT VS FICTION

## Big Box Retailers Are Facing the Most Closures

A closer look at the list of retailers shuttering their doors this year reveals that big box stores are responsible for roughly half of the liquidations. Payless Shoes, RadioShack, and The Limited lead the fleet in the number of stores going under. Family Christian, Wet Seal, and Crocs closely follow suit.

The data led us to question whether the demise of retail is really as bad as people claim or whether the industry is just going through a major transformation. Our research revealed that it is the latter, and the so-called retail apocalypse has primarily struck large retailers. While many large chain retailers are collapsing and filing for bankruptcy, smaller brick and mortar shops are actually doing better than ever.



## SMALL BUSINESSES & LOCAL RETAILERS ARE THRIVING

Mobile shopping and ecommerce are often blamed for the demise of big box stores, and while that is certainly a big part of the story, people's spending habits have also changed since the recession. This helps explain why small retail stores and mom and pop shops are still thriving.

## People Prefer to Shop Small

Gone are the days when shoppers stand in awe of the countless choices presented by large retailers while waiting for a representative to be available. Now, consumers prefer to shop small, even during the holidays.

In 2015, MasterCard Advisors reported that small business retail accounted for 72.4 percent of total retail sales growth over a period of 20 months. In addition, a 2016 Deloitte survey discovered that roughly 4 out of 10 of consumers polled planned to shop in local independent stores for the holidays.

The spending shift from large retailers to small businesses has been spurred by the latter's ability to deliver prompt and personalized services. For example, some small businesses are offering personal shopper services, custom products to fit a customer's budget, and superior customer service.

Even industries, such as small independent bookstores, that people often point to as victims of the rise of ecommerce are doing pretty well. The American Booksellers Association estimated that the number of independent bookstores has risen 27 percent since 2009, rebounding from the recession.

## Millennials Are Patronizing Local Businesses

Millennials are rooting for the local economy even if it costs them more. Roughly 7 out of 10 millennials claim that purchasing American-made products is important to them according to Edelman Digital. 40% say that they prefer to shop at local stores even if items are more expensive. In addition, Millennials are spearheading efforts to buy food locally, which contributed to the rapid growth of the \$29 billion industry according to AdWeek.

The millennial generation favors local brick and mortar stores because they sell handmade products and provide a personal shopping experience. "Millennials have a strong sense of community and like to feel connected to the products and services they buy. Because of this, they'll consider spending more at the store down the street than they may with a large corporation or chain," writes Targetwise CEO Chelsea Segal.

Payless Shoes	1,000
Radio Shack	552
The Limited	250
Family Christian	240
Wet Seal	171
Crocs	160
J.C.Penney	138
Chico	120
BCBG Max Azria	120
Kmart	108
American Apparel	104
Office Depot	100
hhgregg	88
CVS	70
Macy's	63
Guess	60
Gander Mountain	60
Abercrombie & Fitch	60
American Eagle	50
Sears	42
Eastern Mountain	35
TOTAL	3,591

Source: Forbes



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# THE DEATH OF BRICK & MORTAR RETAIL: FACT VS FICTION



## The Natural and Organic Food Sector Has Exploded

One product that consumers today are willing spend more money on is healthy food, and that benefits local food retailers versus large chain grocers.

On average, organic foods were 47 percent more expensive than non organic foods. Nevertheless, consumers are willing to pay a premium, especially Generation Z and Millennials. They want organic and sustainable food selections that offer better nutritional value minus the chemical residues.

The natural and organic retail sector's value skyrocketed to \$67.2 billion in 2015 from a modest valuation of \$3.4 billion back in 1997. People nowadays prefer to invest more on what they put in their body than what they put on it, contributing to the demise of big box retailers.

## People Want Big Box Brands At A Discount Price

When it comes to things like apparel and shoes, consumers are still fond of products sold by big brands. They just want it at a discount. According to NPD Group's Checkout Tracking, two out three shoppers spend at off-price discount retailers. The NPD Group chief industry analyst Marshal Cohen said, "Off price retailers are resonating with fashion and cost-conscious consumers alike, and are stealing department store business for good reason." Shoppers want the best value for their money, and off-price retail satisfies the demand.

In addition to discounted merchandise, the rapidly changing inventory of off-price retail continues to drive foot traffic. Shoppers are in the dark on the items and discounts offered by off-price retailers, fostering a treasure-hunt vibe that rivals the convenience provided by online shopping. The thrill of finding high quality merchandise at low prices serve as a great motivator for consumers to spend time and money in discount retailers.

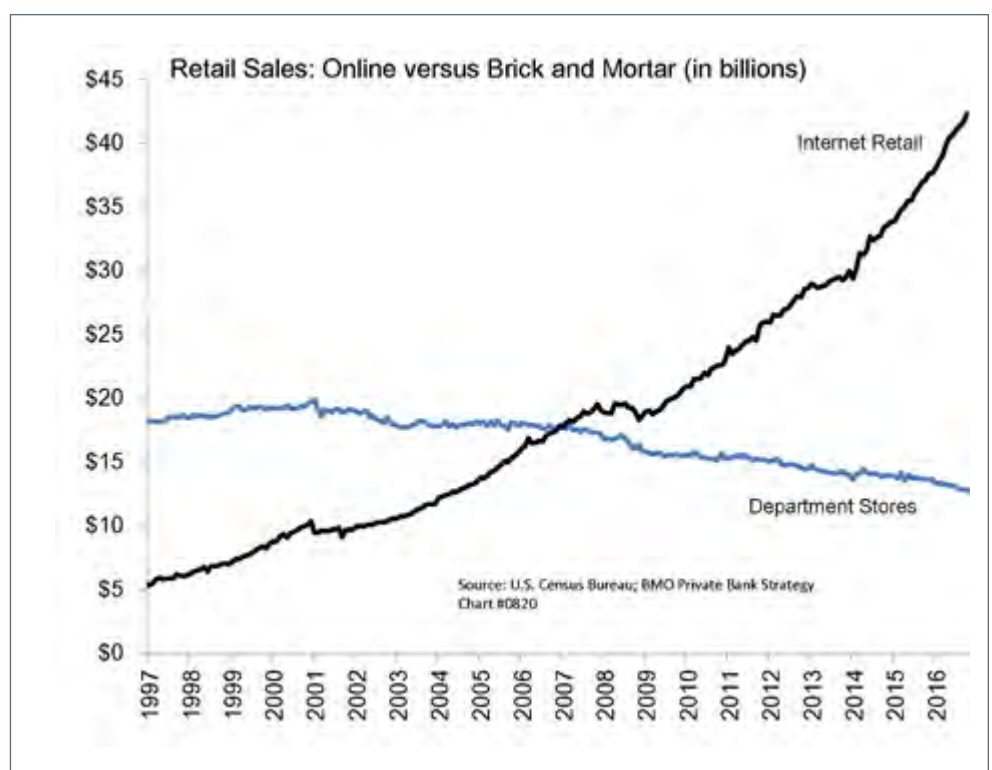
## It's Not All Good News for Small Retail

While most small businesses are doing pretty well, that's not true across the board.

With online retailers offering easy return policies and customer-centric shipping strategies, apparel and shoe retailers are now facing a decline.

Also, no article about brick and mortar is worth its salt without mentioning Amazon. Amazon consumes a huge slice of the online retail pie. From 2010 – 2016, Amazon's sales in North America grew from \$16 billion to \$80 billion. What's even more impressive is that two-thirds of all US households have Amazon prime, allowing them to get essential items with free two day shipping.

Advancements in website optimization for mobile devices has also enabled mobile shopping to grow virtually every quarter since 2010. This is a threat to small businesses, many of which still don't have websites or online shop offerings.



Source: Zero Hedge



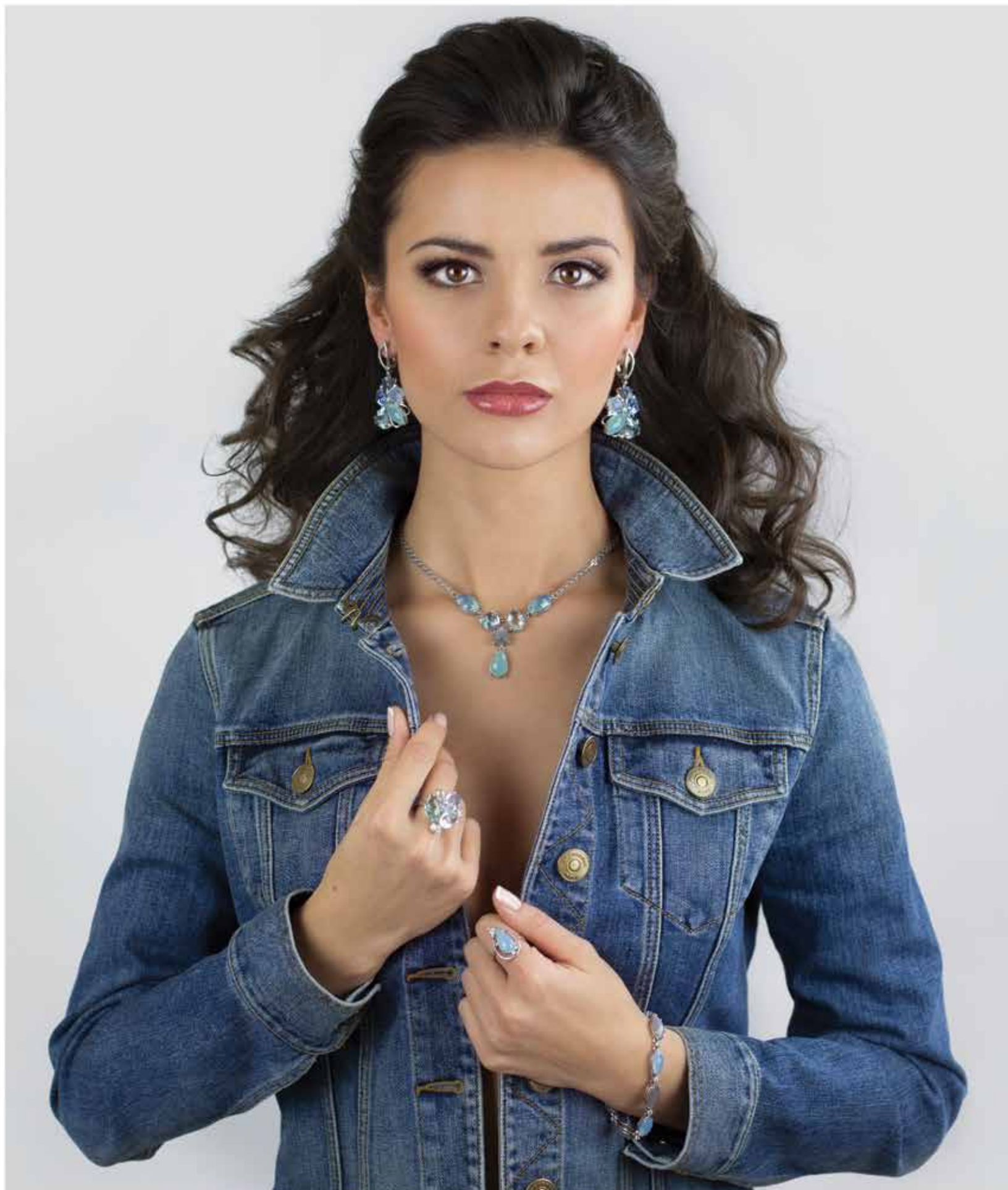


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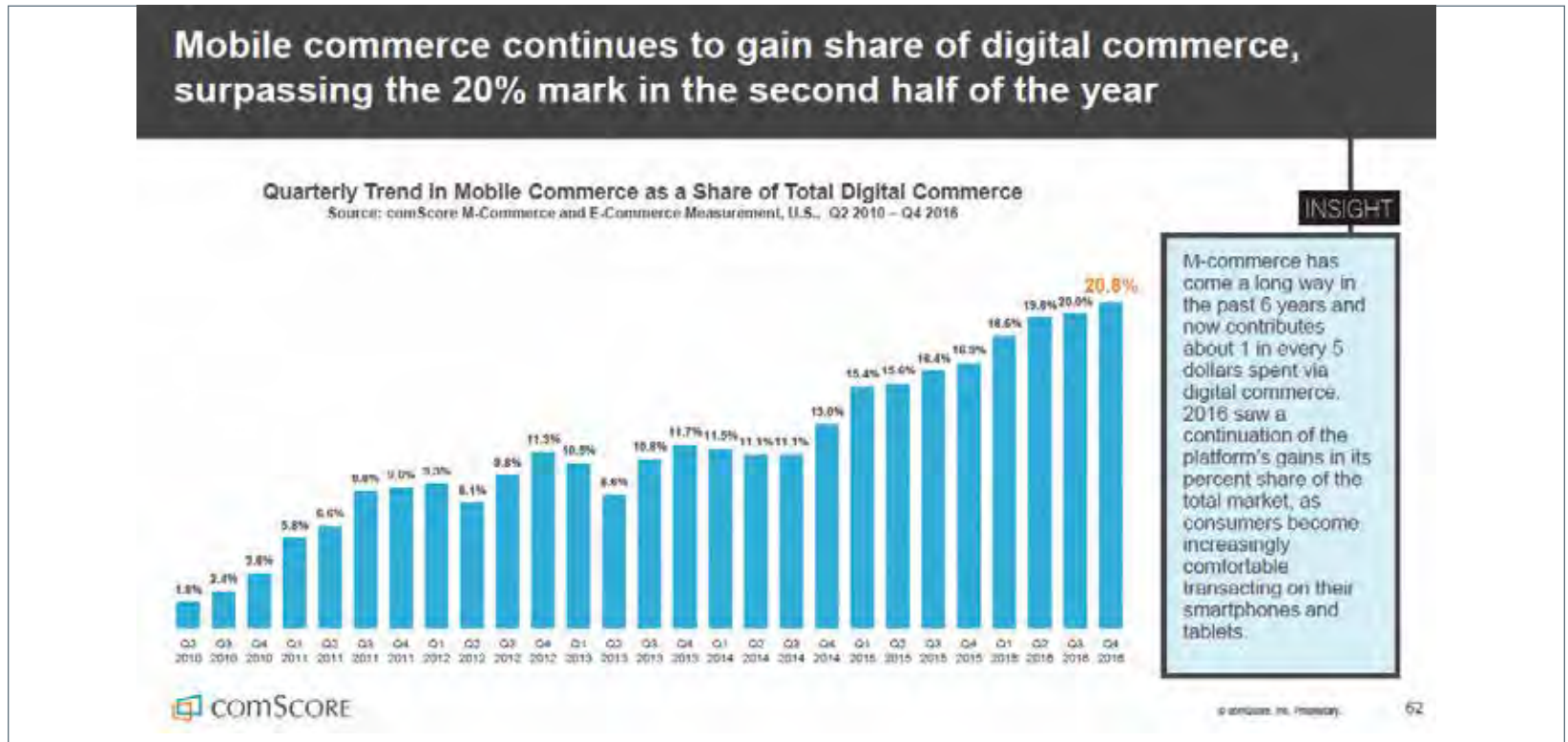
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# THE DEATH OF BRICK & MORTAR RETAIL: FACT VS FICTION



Source: LinkedIn

## WHY BRICK AND MORTAR IS STILL KING

While thousands of big box stores and some smaller shops are shutting down operations, thousands of brick and mortar stores are opening their doors. Forbes reports that 3,000 shops opened in 2017.

And if you need any evidence of that brick and mortar still reigns supreme, just look at Amazon. The ecommerce giant recently acquired 460 Whole Foods retail locations for \$13.7 billion, marking its first retail footprint. Even though the encroachment of online and mobile shopping may seem unstoppable, the truth is that brick and mortar stores are indispensable assets in the retail industry. Here's why.

### People Crave Sensory Experiences

While online shopping offers comfort and convenience, consumers still prefer to get a first hand look at the product when shopping. Out of 1,425 US consumers surveyed by Retail Dive, 62 percent chose in-store over online shopping because they want to see, touch, feel, and try out items.

The study also discovered that this is especially true for women, rural, younger, and older shoppers. "People find it hard to choose when they can't touch or try the products," said Dimira Teneva, Content Manager of ecommerce analytics platform Metrilo. "Physical stores create elaborate sensory stimuli to create an





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# THE DEATH OF BRICK & MORTAR RETAIL: FACT VS FICTION

illusion that you're at the beach, or the best athlete, or the sexiest dancer, or the handiest DIY enthusiast – and people enjoy this fantasy," she added. For many American consumers, experiencing the product through their senses is the primary reason to shop in-store as opposed to online.

For instance, furniture is one product that many customers prefer to purchase in person. Furniture store sales have risen continuously since 2009, outpacing department stores and electronics and appliances stores. According to a Furniture Today survey, online channels accounted for just 1 out of 10 furniture and bedding retail sales in the US. Most Americans still prefer to get home furnishings in-store.

The trend extends to the beauty and personal care sector. The US Department of Commerce reported that the health and personal care category recorded a 7.3 percent change in year over year sales. Most of this growth happened in-store. 9 out of 10 consumers purchased cosmetic products in person, such as hair styling products, shampoos and conditioners, and sunscreen products.

The sector is among the several bright spots in the retail industry consistently generating positive store sales despite the growth of online shopping.



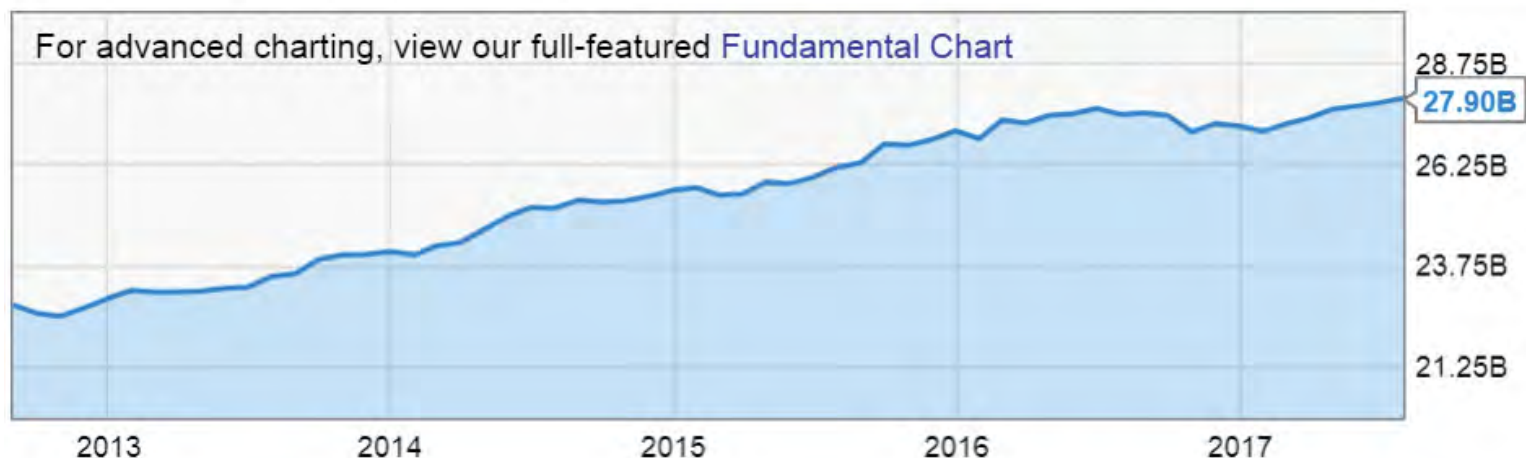
Source: Furniture Today/Fung Global Retail & Technology

## US Health and Personal Care Store Sales Chart

[View Full Chart](#)

5d 1m 3m 6m YTD 1y 5y 10y Max

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## US Health and Personal Care Store Sales Historical Data

Source: Yahoo! Charts





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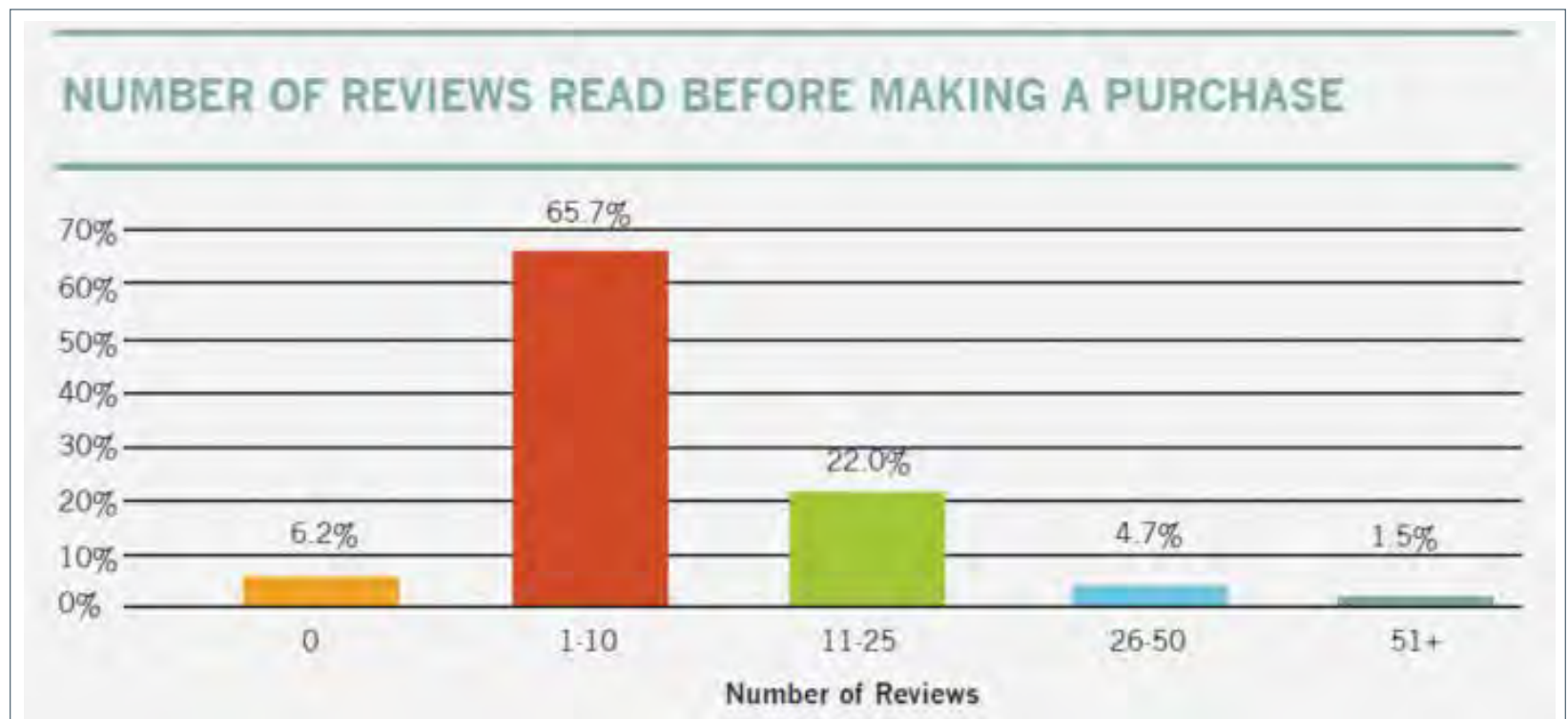
  
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# THE DEATH OF BRICK & MORTAR RETAIL: FACT VS FICTION

## Consumers Research Online But Want To Shop Offline

90 percent of all retail journeys still end in-store, even if they begin online. Retail Dive polled 1,288 consumers and found that two-thirds of respondents conducted product research online but purchased the product in a store. Pre-purchase online research provides shoppers with pertinent information about the product including price, quality, and durability. In the end, however, they still head to stores to complete the journey.

Consumers pay particular attention to user-generated content like product reviews and ratings when making a purchase decision. A study by the Power of Reviews revealed that 65 percent of consumers read 1- 10 reviews before purchasing a product.



Source: Power of Reviews

So while most retail journeys conclude in-store, the web can have a significant influence on retail purchases.



## TIPS FOR SMALL BUSINESS RETAILERS

Overall, the retail apocalypse appears to be passing over small retail businesses. In fact, small brick and mortar stores are directly benefitting from the demise of big box stores. However, the favorable landscape doesn't mean that main street entrepreneurs should sit on their laurels. Take this as an opportunity to maximize profits by capitalizing on trends that drive foot traffic.

### Create A Website & Establish An Online Presence

As mentioned above, many consumers research merchandise online before going in store to purchase it. This means that having a website is a must-have for small retailers. Unfortunately, roughly half of US small businesses still don't have a website. Without a solid online presence, you risk losing customers and revenue. Gain the upper hand against your competitors by establishing your presence online.

Building a website for your small business offers numerous advantages including:

- Increases discoverability as 90 percent of consumers rely on the internet to find goods and services.
- Drives foot traffic to your store as 50 percent of mobile users visit a store after conducting a local search.
- Improves product credibility with 8 out 10 shoppers conducting product research online

Creating a website can be easy and quick with the right guidance and tools.





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# THE DEATH OF BRICK & MORTAR RETAIL: FACT VS FICTION

## Offer Social Media-Driven Experiences

People still aren't buying a lot of products through social media, but they are using social media in other ways. According to a study by GlobalWebIndex, nearly 40 % of individuals ages 25-44 used social media to research products before making a purchase in store. Here are some ideas to integrate social media into your store and facilitate purchases:

- Post videos explaining your product or service
- Post testimonials of your product or service
- Post images of customers using your product, and tag them (with permission of course)
- Try Facebook advertising, and advertise on other social channels

Find out more creative and innovative ways to get people posting about your brand on social media to drive in-store traffic.

## Provide VIP-Like Service

Today's shoppers are always on the go and want immediate, personalized service. A study conducted by the National Retail Federation revealed that 85 percent of shoppers will abandon their intended purchases if prompt assistance is not provided. In addition, the same study found that 54 percent of shoppers valued prompt service the most followed by personalized experience (30 percent) and smart recommendations (30 percent). Finally, the study discovered that only 27 percent of consumers feel that big brand stores tried to provide VIP-like attention. Train your staff to engage customers in a prompt and friendly manner. It would also be great if your team can learn the customer's first name to add a touch of personalization to your service.

## Create Unique In-Store Service

Additional and unique in-store services have helped brands create buzz and stand out. Urban Outfitters bought Pizzeria Vetri and integrated it into their stores. The retailer opened lifestyle centres where customers can eat, drink, read, and even enjoy salon services before, during, and after shopping. Barnes and Nobles started serving coffee, tea, and baked goods through B&N Cafe. Customers can get lost in their favorite book while sipping a hot beverage. These unique services encourage shoppers to spend more time in-store.

As a small business owner, opening lifestyle centers may be out of reach, but it shouldn't limit you from offering additional services. Consider installing phone charging stations or offering in-store tailoring. Sporting goods retailers can dedicate a certain area where customers can shoot hoops and post their results on social media. There are plenty of cost-effective in-store services that can drive more shoppers to your store and help you gain an edge over the competition.



## BOTTOM LINE: THE DEATH OF BRICK & MORTAR RETAIL

The retail industry is not dying but is going through a huge transformation catalyzed by the changing consumer spending habits. Small and local businesses are thriving along with discount shops at the expense of big box stores. Ecommerce may be growing at a rapid rate, but its total market share is still too small to pose any real threat to brick and mortar stores. The industry is purging the old and the worn out to give way to something new and exciting.



**Krista Fabregas**

Krista Fabregas is a staff writer at Fit Small Business and editor of the Ecommerce Section. Krista launched her first ecommerce site in 2001, and soon grew to operate two niche B2B and B2C sites, a 10K square foot warehouse, and staff of nine. Combined, her sites sold more than \$1.5M annually for several years. Krista now shares her hand-on experience with others looking to expand into online sales. When not helping small business owners launch and grow efficient ecommerce operations, Krista enjoys writing fiction and nonfiction, and riding horses and motorcycles in her hometown of Houston.





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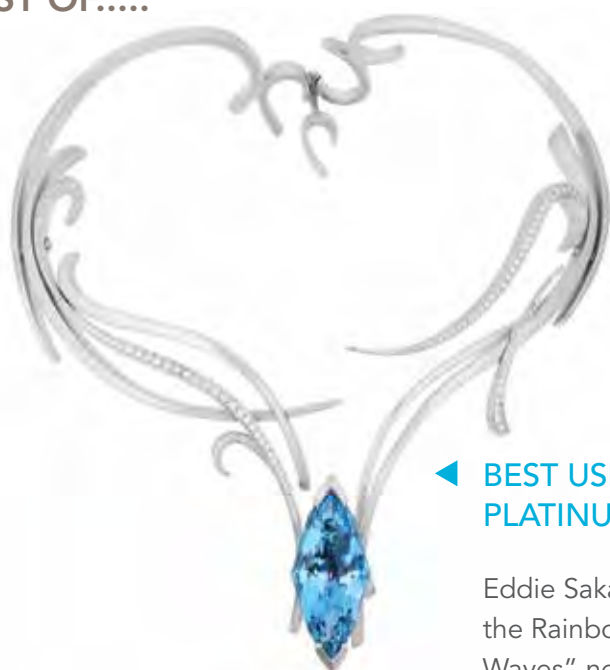
## Updated List of The 2017 AGTA Spectrum Awards™ Winners

The American Gem Trade Association announced the winners of the prestigious 2017 AGTA Spectrum Award™. Please find below the updated list with all of the winners. **AGTA had previously sent out a release that did not include all of the winners. AGTA sends out our apologies to everyone who was not previously included on the original press release including Robert Pelliccia of J. R. Dunn Jewelers who won Honorable Mention in the Business / Day Wear category and Entry Platinum Innovation in the Classical category.** The competition was held in New York on August 5th and 6th and is regarded as the world's preeminent colored gemstone and cultured pearl design competition. The prestigious judges for the competition this year were the following: Arun Bohra, Arunashi; Cathy Calhoun, Calhoun Jewelers; Sherris Cottier Shank, Gemscapes; Alishan Halebian, Alishan; Holly Wesche, Wesche Jewelers.

"The entire staff was immediately impressed as the entries started coming in; it seemed that the quality and artistry of the pieces has ascended to a new level. The number of entries increased and clearly the caliber of entries was exceptional," said Douglas K. Hucker, AGTA CEO. "It is evident that the entrants take this competition very seriously and that the AGTA Spectrum Awards™ and the AGTA Cutting Edge Awards™ continue to be the premier design competition in the world. Of course, this also makes the work of the judges demonstratively more difficult. We were blessed with an outstanding group of judges that were consummate professionals, that demonstrated an amazing level of synergy, and this is apparent in the selections that they made."

### Winners of the 2017 AGTA Spectrum Awards™ are:

#### BEST OF.....



#### ◀ BEST USE OF PLATINUM AND COLOR

Eddie Sakamoto, Somewhere in the Rainbow - Platinum "Dancing Waves" neck collar featuring a 57.0 ct. Aquamarine accented with Diamonds (8.0 ctw.).



#### ◀ FASHION FORWARD

Ardeshir Dabestani, Asha Gallery, Ltd. - 18K white and yellow gold "Solar Flare" back-drop necklace featuring a 436.0 ct. Citrine accented with Aquamarines (44.50 ctw.), yellow Beryls (87.30 ctw.) and Diamonds (23.54 ctw.).



## Winners of the 2017 AGTA Spectrum Awards™ are:

### BEST OF....

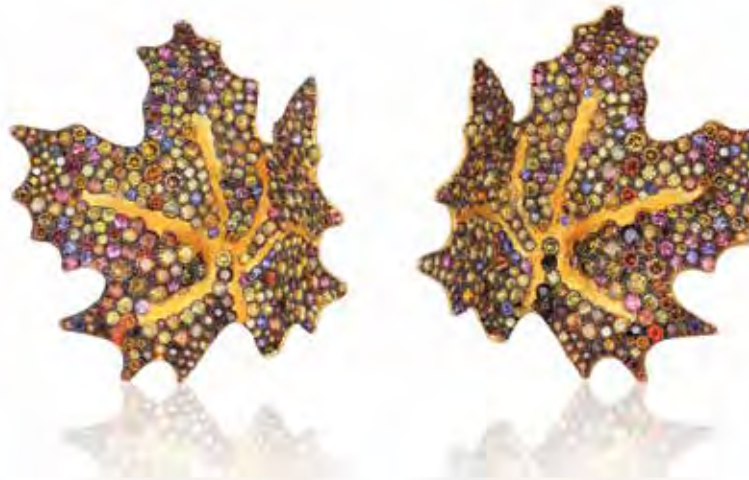


#### ► BEST OF SHOW

Mikola Kukharuk, Nomad's -  
Pair of neon blue Tourmalines  
(53.56 ctw.).

#### ► BEST USE OF COLOR

Naomi Sarna, Naomi  
Sarna Designs -  
18K and 24K yellow  
and 18K white gold  
maple leaf earrings  
featuring multicolored  
Diamonds, Sapphires  
and Garnets.



#### ► BEST USE OF PEARLS

Naomi Sarna, Naomi  
Sarna Designs - Freshwater cultured Pearls  
strung with Sunstone beads with an 18K  
yellow gold and black rhodium clasp set  
with white, pink and green Diamonds.



#### ◀ EDITORS' CHOICE AWARD

Mark Loren, Mark Loren Designs, Inc.  
- 14K yellow and white gold earrings  
featuring polyhedral Agate druzy slices  
and green Tourmalines (7.01 ctw), pink  
Topaz (8.51 ctw.), Amethysts (2.24 ctw.)  
and Diamonds (.08 ctw.).

## AGTA Spectrum Awards™

### ► BRIDAL WEAR

#### Bridal Wear - 1st Place

Ricardo Basta, E. Eichberg, Inc.  
- 18K white gold and rhodium  
"Double the Love" ring featuring  
a 12.62 ct. heart-shaped blue  
Zircon accented with a .75 ct.  
heart-shaped Diamond and  
Diamond pave (1.53 ctw.).



### ▼ CLASSICAL

#### Classical - 1st Place

Allen Kleiman, A. Kleiman & Co. - Platinum  
and 18K pink gold earrings featuring  
unheated oval pink Sapphires (36.65 ctw.)  
accented with Diamonds (5.09 ctw.).

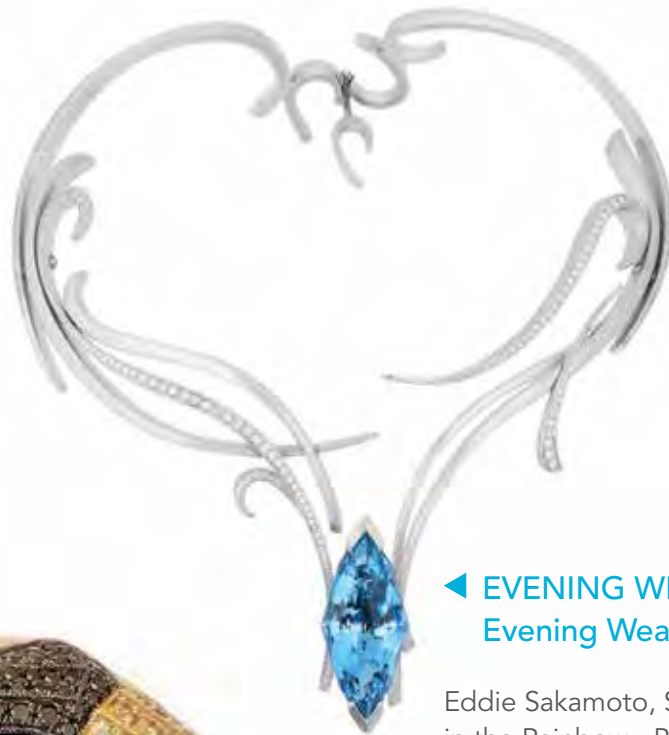


### ▼ BUSINESS/DAY WEAR

#### Business/Day

#### Wear - 1st Place

Adam Neeley, Adam Neeley Fine  
Art Jewelry - 18K rose and 14K rose  
and white gold "Cosmos" pendant  
featuring a 24.06 ct. specialty-cut  
Morganite accented with  
Diamonds (3.14 ctw.).



### ◀ EVENING WEAR

#### Evening Wear - 1st Place

Eddie Sakamoto, Somewhere  
in the Rainbow - Platinum  
"Dancing Waves" neck collar  
featuring a 57.0 ct. Aquamarine  
accented with Diamonds (8.0  
ctw.).



### ► MEN'S WEAR

#### Men's Wear - 1st Place

Ricardo Basta, E. Eichberg, Inc. -  
18K yellow gold with black rhodium  
"Estrella" ring featuring a 7.50 ct.  
starburst trapiche Sapphire accented  
with black Diamonds (.64 ctw.) and  
yellow Sapphire melee (.52 ctw.).







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## AGTA Cutting Edge™ Awards

► **ALL OTHER FACETED**  
**All Other Faceted -**  
**1st Place**

Brett Kosnar, Beija Flor  
Wholesale - 24.26 ct.  
round, Portuguese-cut  
Rhodochrosite.



▼ **INNOVATIVE FACETING**  
**Innovative Faceting - 1st Place**

Christopher Wolfsberg, Chris  
Wolfsberg - 32.75 ct. specialty-cut  
Quartz with Chrysoprase and Opal.



► **CARVING**  
**Carving - 1st Place**

Meg Berry, Pala International  
- 625.0 ct. Chrysocolla with  
druzy Quartz carving, titled  
"Metamorphosis."



▲ **CLASSIC GEMSTONE**  
**Classic Gemstone - 1st Place**

David Nassi, 100% Natural, Ltd. -  
15.30 ct. unheated Ceylon pink Sapphire.



▲ **OBJECTS OF ART**  
**Objects of Art - 1st Place**

Derek Katzenbach, Katzenbach Designs - "Colors of Maine"  
kaleidoscope featuring multicolored Maine Tourmalines  
(71.74 ctw.) and Maine Quartz lenses (24.92 ctw.) set in 18K  
yellow and white gold.



## Updated List of The 2017 AGTA Spectrum Awards™ Winners

### AGTA Cutting Edge™ Awards

#### ▲ PAIRS & SUITES

##### Pairs & Suites - 1st Place and Best of Show

Mikola Kukharuk, Nomad's - Pair of neon blue Tourmalines (53.56 ctw.).



#### ► PHENOMENAL

##### Phenomenal - 1st Place

Joel Price, Joel Price - 100.66 ct. harlequin pattern black Opal.



This year's AGTA Spectrum Awards™ Will be presented during the 2018 AGTA GemFair™ Tucson to be held January 30 - February 4 at the Tucson Convention Center in Tucson, Arizona. Winning entries will be displayed during the show and the 2017 AGTA Spectrum Awards™ recipients will be recognized during the 2017 AGTA Spectrum Awards™ Gala, on Saturday, February 3. Tickets for the gala are \$100 and cocktail attire is encouraged.

**AGTA Spectrum Awards™** entries were judged on the basis of overall beauty and wearability, innovative design, effective use of materials, quality of gemstones, quality of workmanship, broad-based consumer appeal and potential to generate positive publicity for natural colored gemstones.

**AGTA Cutting Edge Awards™** honor excellence and creativity in lapidary arts, including natural colored gemstones and cultured pearls, carvings and other gem materials.

**Bridal Wear sponsored by The Knot** - The Knot sponsored the Bridal Wear division of the AGTA Spectrum Awards™ for the fifth year. As the #1 wedding network in the U.S., reaching 80% of brides, The Knot represents an opportunity for unprecedented exposure for Spectrum entrants. Whether gracing the bridesmaids or donning the bride herself, this category captures all looks coming down the aisle. Engagement rings, wedding bands, necklaces, earrings, bracelets and tiaras should be considered.

**Platinum Honors™**, sponsored by Platinum Guild International, recognizes outstanding use of platinum in colored gemstone and/or pearl jewelry in the five Spectrum Awards categories and for the Best Use of Color and Platinum. Platinum Honors™ Entry Platinum Honors - Bridal Wear under \$2,500 (semi-mount only), Platinum Honors Innovation - Classical under \$3,500 and Platinum Honors Innovation - Day Wear under \$2,000.

**WJA Gem DIVA™** Awards celebrated its sixth year of association with the competition. WJA GEM DIVA™ Awards were presented in the Bridal Wear, Evening Wear, Classical and Business/Day Wear categories. All women who entered the AGTA Spectrum Awards™ competition were eligible for this category.

**Manufacturing Honors** recognizes outstanding use of colored gemstones and cultured pearls in jewelry appropriate to be manufactured in production quantities. All designs that qualify for judging in the AGTA Spectrum Awards™ competition will also automatically be qualified for Manufacturing Honors judging.

**Fashion Forward Honors** recognizes the outstanding use of colored gemstone and/or cultured pearl in artful, trend-setting jewelry. All necklaces, earrings, bracelets or other jewelry that qualified for judging in the AGTA Spectrum Awards™ competition automatically qualified for Fashion Forward Honors judging.

For further information regarding the 2017 AGTA GemFair™ Tucson or the AGTA Spectrum Awards™ Gala, please call (800) 972-1162 or visit [www.agta.org](http://www.agta.org).

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



American  
Gem Trade  
Association



By David Sexton

## PROTECT YOUR BUSINESS AGAINST THESE THREATS

Protecting your business from robbery, casing, and theft are critical to the success of any retail jewelry business. With the holiday season just ahead, now is the time to sharpen your focus on security. In fact, in light of crime targeting luxury watches, your security should be even more top-of-mind. Whether or not you carry this kind of merchandise, Jewelers Mutual Insurance Company advises that you can improve your security by protecting yourself against these three types of crime:

### 1 ROBBERY

Just because your store is filled with customers does not mean that robbers won't attack your showcases with sledgehammers or threaten you with a gun. Criminals have even targeted high traffic locations like shopping malls, so there's no reason to think now is any different. Make sure you're consistently doing these things to prevent a traumatic experience like a robbery:

- **SECURE YOUR OPENINGS AND CLOSINGS**

At the very least, have two people conduct your opening and closing duties together. In the morning, one associate opens the store and conducts a thorough search of the premises to establish and indicate an "all clear" to the others, who had remained outside at a safe distance to notify local law enforcement in the event that the first associate had encountered any issues. At night, the same procedure should be employed in reverse sequence.

- **IDENTIFY CASING**

Every crime in the jewelry industry is preceded by some degree of surveillance. Some suspicious behaviors that should alert you during the holidays are things like customers avoiding contact with your sales staff or trying to locate your electronic security features, like surveillance and alarm systems. If anything doesn't feel right, trust your instincts, document the occurrence, and then share it with everyone at your business.

- **ESTABLISH A CODE WORD**

Your associates should have a code word or phrase in place that warns of a suspicious situation. Something as simple as "Mr. Wilson is coming to pick up his order" should cue one associate to leave the premises, contact police, and wait for them to arrive.

### 2 THEFT

There are times when there will be a flood of customers looking for that perfect piece of jewelry and employees are stretched thin. Patient and well-prepared thieves will wait for an associate's attention to slip, and then they will strike. Remind your entire staff how important each of these simple actions is to the security of your valuable merchandise.

- **GREET EVERY CUSTOMER**

Saying hello to every customer who enters your doors – and making eye contact – isn't only for welcoming a prospective. It's also a good way to make criminals feel unwelcome. Even if you're busy with another guest, you should still offer a quick greeting. Just be sure not to turn your back on the current customer.

- **PROVIDE A PRIVATE SHOWING AREA**

Whenever a customer asks to see high-value merchandise, allow the customer to do so in a private area or office adjacent or away from the main showroom. This arrangement provides privacy for your customer, allows your associate to focus on the showing, and discourages a grab-and-run scenario.

- **LOCK ALL SHOWCASES ALL THE TIME**

It's something you should always do, but it's especially true during an especially busy time. Also, remove the keys from the locks when showcases are unattended or when you're not actively taking items out or returning them, and never leave them out where they could easily be taken.

- **INTERACT ONE ON ONE**

Keep your focus on one guest at a time. It will make that customer feel worthy of your undivided attention and help ensure you don't lose track of merchandise. To prevent grab-and-runs, you should show only one item at a time, too.



### 3 INTERNAL THEFT

Many stores have part-time employees to accommodate for busy times, staff vacations, and unanticipated surges in customer traffic. Unfortunately, employee theft is a serious threat. How easy would it be for your employees to under-ring tickets and keep the difference or sneak merchandise out the door?

Before hiring your part-time staff, follow these tips to help protect against employee theft:

- **REQUIRE AN APPLICATION PROCESS.**

Require all candidates to complete a job application with a signature that grants you permission to conduct background checks.

- **COMPLETE REFERENCE CHECKS.**

Invest time to check references before extending an offer, per your signed application. You may also consider standard drug screening for all new employees.

- **TRAIN NEW EMPLOYEES.**

Monitor new and established employees who handle merchandise, engage in financial transactions, or have access to computer systems or financial records. Let them know that you are watching by noticeably checking their work.

- **MAKE DAILY RECONCILIATIONS.**

Check and affirm that your daily receipts are correct. Price merchandise by stamp or machine rather than by hand and allow only authorized employees to price merchandise.

- **SEEK AGENCY HELP.**

If hiring doesn't fit into your busy schedule, consider using an agency. They can conduct background checks, administer appropriate skills testing, and handle compensation.

If you have questions about strengthening your security plan to prevent a robbery or burglary, or protecting your business with an Employment Practices Liability policy when hiring new workers, contact your trusted insurance agent. To find one near you, visit [JewelersMutual.com](http://JewelersMutual.com) or call 800-558-6411.



**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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# HOW TRANSPARENCY DURING THE HIRING PROCESS CREATES TRUST

By Trish O'Brien

Transparency and trust make for more engaged and loyal employees. But oftentimes, hiring managers and leaders start off on the wrong foot with potential employees – in the hiring interview. What happens many times is new employees go in with an idea of what a company or role entails, only to find out that it was not quite what they expected once they come on board.

## WHERE IS THE DISCONNECT?

It's really no one's fault. Many times, leaders, in their busy day-to-day routine are looking to quickly fill an empty seat, because to them, the longer a position remains open position, the higher the potential for lost revenue and profit.

But leaders have to remember that the person you are bringing on to fill this role has to be both clear about your expectations and understand what the job is about, and you have to feel confident that they are a good fit.

Because once this foundation is built at day 1 – the hiring process – employees are immediately more engaged with their managers, trust is elevated at the start, and long-term success is much more likely.

So where do you begin so that you ensure that you bring the right people on board, and avoid misrepresenting the open role as something that might have been applicable just last year, but since has evolved?



It's really no one's fault. Many times, leaders, in their busy day-to-day routine are looking to quickly fill an empty seat, because to them, the longer a position remains open position, the higher the potential for lost revenue and profit.

## START WITH THE JOB DESCRIPTION

Many times when it comes time to fill an open position, hiring managers or leaders go to their files, pull out the job description, dust it off, and go through the motions of putting out an advertisement. However, this is where the initial mistakes occur.

In today's world, jobs are evolving constantly. So that job description that you have for a role from last year, may have long become irrelevant.

As a hiring manager, it's critical to ask questions such as, how has this job evolved? What competencies are critical to the role? How is success measured?



If the job description is more than six months old – it's too old. Revisiting roles and how they will function within your company is the first step to ensuring that you find the right person for the role and that they understand exactly what they're signing up for.

## DON'T RELY SOLELY ON THE RESUME

Resumes are a key indicator for many hiring managers as to whether an employee will be considered for a particular role. But the irony is, the resume shows everything the candidate has done in the past. The interesting thing is, the resume does not show whether that same individual enjoyed, or even excelled, at those particular responsibilities.

Putting more stock into who the individual is in terms of the strengths and potential limitations as opposed to what they've done allows hiring managers and leaders to truly identify how that individual will fit into the company's culture and objectives. Doing this takes an integrated approach to hiring. Resumes





and referrals are still key to finding the right person – however not the sole determinant. Including in-depth, behavioral interviews alongside workplace personality assessments can give leaders far more insight into the individual than the resume and referrals alone.

## BUILD TRUST UP-FRONT

Many leaders and hiring managers view the hiring process as a process that is a means to an end – we need to get someone on board...fast. However, this is just as much of an interview for the hiring manager or leader as it is for the applicant.

Will this candidate enjoy working for you? How do you come across to them in the interview? How will you both work together?

Trust between an employer and employee doesn't happen overnight. But a first impression can make or break it. Are you open about the requirements and expectations of the job? Are you genuinely interested in this person – or are you distracted during the interview process? Do you talk about growth potential in the role – how will this person have opportunities to advance?



The more clarity you provide around the role, the better you can initially position the relationship with the new employee. It starts the work connection on the right foot and gives the potential candidate the foundation to build upon that trust. Also, showing a commitment to employee growth and coaching will build employee engagement even before they accept your offer.



**Trish O'Brien**

Trish O'Brien is the Vice President of Human Resources at Caliper, a talent management company. Trish is a member of the Society for Human Resource Management (SHRM). She is also certified by both HRCI (SPHR) and SHRM (SCP).

You can reach Trish at [tobrien@calipercorp.com](mailto:tobrien@calipercorp.com)



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## The Midas Chain New 2017-2018 Catalog Is Here!

Midas has released the all-new 2017-2018 catalog with thousands of unique styles. The new catalog makes it easy for jewelers to offer customers a wide array of the latest products.

For more than 30 years Midas has offered collections in gold and sterling silver to jewelers nationwide. Call 877-643-2765.



## Michou releases The Winter Wonderland Collection

It was inevitable. What would a jewelry designer eventually do after 30 years in the Sierra Nevada Mountains where winter can last from October to May? Design a collection of snowflakes and mountains, of course! The new collection consists of 35 pieces. The three pendants featured: An aurora druzi topped with a sterling silver snowflake dappled with 22K gold vermeil.

Oxidized sterling silver mountain graced with 22K gold vermeil pine trees and a silver plated druzi accent. And for the skier in everyone as whimsical chairlift with ice quartz, baby blue topaz and iolite. MSRP \$130-150

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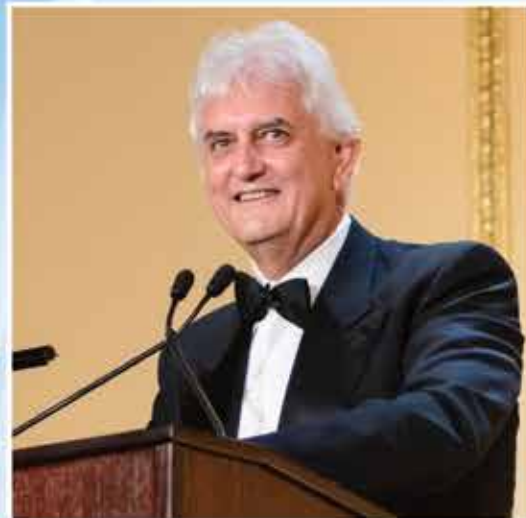
# *Congratulations*

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Douglas Hucker

CEO of The American Gem Trade Association



Douglas Hucker

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### Alamea Hawaii Increases Online Presence

Alamea Hawaii increased the brand's online presence to promote consumer recognition, store traffic, and the ease of doing business for participating retail partners.

Consumers can see products and collections from each product category Alamea has to offer, then purchase from a select Alamea retail partner location.

[www.alameahawaii.com](http://www.alameahawaii.com) product categories to shop for are: Quality Signature and Traditional Larimar necklaces, bangles, bracelets, Rings, pendants, and earrings

- Sea-Life, nautical, and tropical jewelry in sterling, sterling with cz, 14K., and 14K with diamonds, and Inlay items with genuine larimar, abalone, turquoise, Kao wood, mother of pearl, and created opal



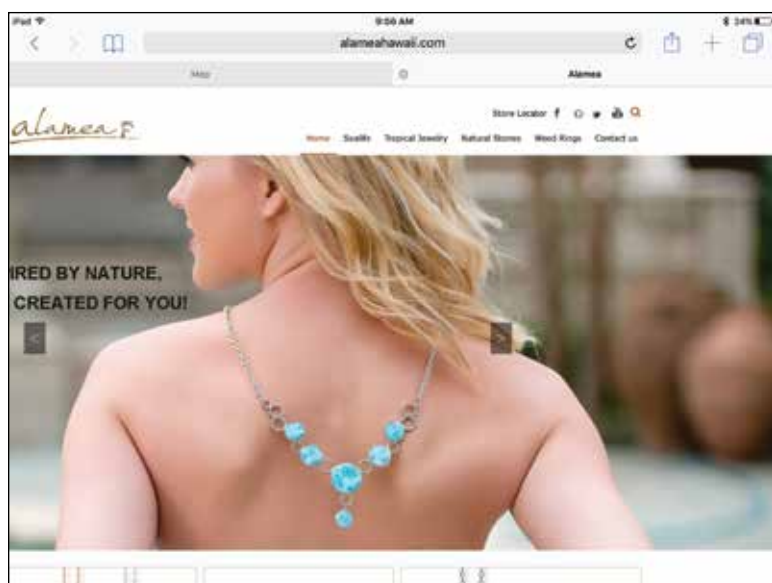
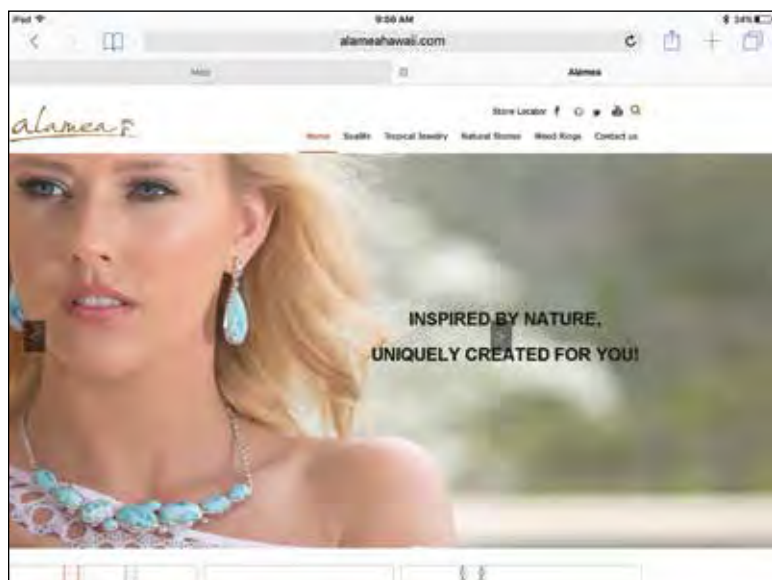


- Kao wood, ebony, pink ivory, tulip, bocote, and purple heart wood rings as wedding, thumb, stackable, or fashion rings

To promote the ease of doing business for retail partners, Alamea has launched A B2B website [www.alameahawaii-wholesale.com](http://www.alameahawaii-wholesale.com). Authorized retail stores can register, then shop for new inventory, place re-orders, get pricing for special orders, and download free marketing materials from the site, 24-7.

Alamea offers three separate programs, one for each category mentioned above. Stores can choose any category, or a mix variety, and customize their in-store presentation from a variety of in case display options, a display tower, case or shop in shop provided by Alamea.

Stores can call 1-808-922-5333 or email [service@alameahawaii.com](mailto:service@alameahawaii.com) to schedule an in store viewing of products and programs.



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## De Beers Plans Largest Diamond Marketing Spend Since 2008

De Beers Group has announced it will invest more than \$140 million in marketing this year – its biggest spend since 2008.

The increased investment will be focused on generating further consumer demand for diamond jewelry in the leading markets globally, with the greatest spend targeted in the US, China and India.

While the majority of the investment will support De Beers' proprietary brands, Forevermark and De Beers Diamond Jewelers, the company will increase its spend on partnership marketing, including with the Diamond Producers Association and India's Gem and Jewellery Export Promotion Council.

Stephen Lussier, De Beers Group's Executive Vice President of Marketing and CEO of Forevermark, said: "Total consumer expenditure on diamond jewelry for the last five years collectively has been the highest on record – and the outlook

is positive. However, we cannot take future growth for granted.

"Increasing our spend from a strong position will help support continued demand in both mature and developing markets, particularly among millennials, who are already the largest group of diamond consumers despite this generation not having yet reached its maximum earning potential."

## Fontana and Evocateur Put Geneva Lake on the Map

Fontana jewelers of Wisconsin teamed up with designer Evocateur to create a line of custom pieces highlighting the famous tourist destination. Pictured is a bangle bracelet from the collection which also includes necklaces and charms.

Evocateur offers a wide range of design themes as well as stock map themes of large cities such as New York, Los Angeles, Chicago, Venice, Paris, Rome, London, Barcelona, Hong Kong.

For more information on Evocateur jewelry call 203-820-8786.



<p>1.  Snowflake #7816 – \$26.50</p>	<p>2.  Snowman #6552 – \$26.50</p>	<p>3.  Guardian Angel #2214 – \$19.50</p>	<p>4.  Noel #6425 – \$26.00</p>
<p>5.  Christmas Tree #2335 – \$27.50</p>	<p>6.  Candy Cane #2740 – \$37.50</p>	<p><b>15 BEST SELLING Holiday Charms!</b> <b>The Perfect Stocking Stuffers!</b></p>	
<p>7.  Naughty Nice #1638 – \$34.50</p>	<p>8.  Merry Xmas #4446 – \$26.50</p>	<p>9.  Gingerbread Man #2274 – \$29.50</p>	
<p>10.  Sleigh #5302 – \$18.50</p>		<p>11.  Christmas Socking #8126 – \$39.50</p>	
<p>Bracelets available starting at \$12.50</p>			
<p>12.  Nutcracker #3302 – \$32.50</p>	<p>13.  Flitbee Bell #0830 – \$39.50</p>	<p>14.  Star of David #2642 – \$22.50</p>	<p>15.  Christmas Ornament #2918 – \$42.50</p>

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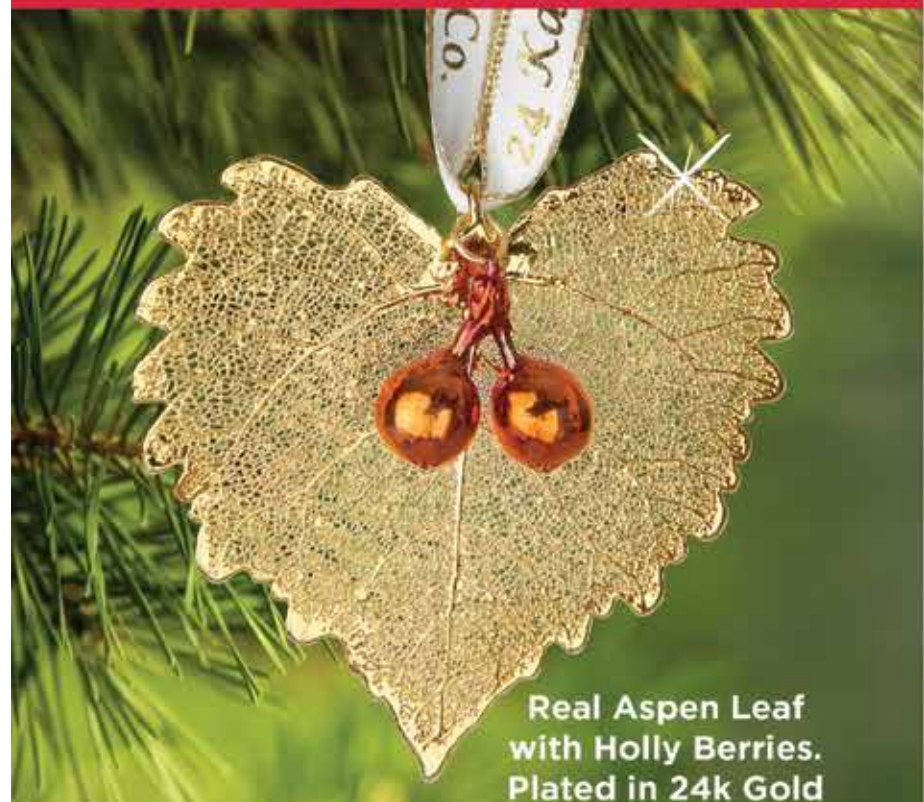
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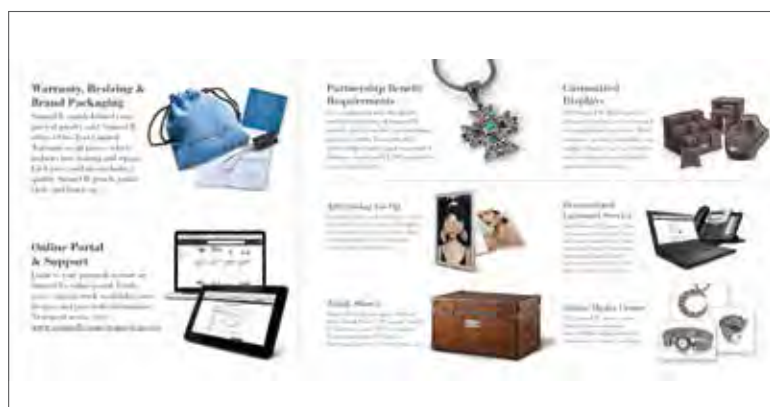
## Samuel B Releases the 2017 Lookbook

New York & Bali based jeweler SAMUEL B. has announced the release of their new 2017 Lookbook, featuring more than 36 pages of Bali inspired jewelry. This stunning display of their unique jewelry collections, successfully debuted at the JCK Show in Las Vegas.

The 2017 Lookbook is accompanied by a Partnership Policies & Benefits program which highlights a number of the additional services and perks their partners receive, and helps buyers make effective purchasing decisions. Samuel B. is happy to report that over the past 30+ years, this has been their most successful Lookbook yet.

"We've received such incredible feedback to this Lookbook, from retail and media partners, as well as consumers alike. Aside from being a beautiful display of our jewelry and the island of Bali, it has been instrumental in acquiring some established new customers to the Samuel B. family," said Mathew Behnam, the Director of Marketing.

For more information please contact Samuel B directly to receive your own copy, call 516-466-1826.



## Vahan Finds New Ways to Keep Collection Fresh

Greg Der Calousdian, VP of Design, created a new look to join the company's signature 14k gold floral beaded petal design. The Nuvo look has clean and minimalistic lines that that will appeal to a more contemporary woman. According to Greg, Nuvo the new collection is: "For the woman who is looking for something polished, smooth, and understated."

The new design element is on rings, bracelets and earrings and can be seen in the Buckle, Le Cercle, Cross, Diamond Line, Halo, and Pavé Bangle Collections, with more collections soon to be added.

Despite this new design being a departure from the classic Vahan look, it still makes use of the signature two-tone gold and silver metals. Nuvo also stays true to its classic look with the use of semi-precious and precious stones including Diamonds, Blue Topaz, London Blue Topaz, Rhodolite, Garnet, Black Onyx, Peridot, Chrome Diopside, and Citrine.

When asked what the reasoning was for the creation of Nuvo, Greg stated: "Vahan has had tremendous success with our ornate petal design. With Nuvo, I felt that it was time to appeal to a wider audience. Nuvo features a sleeker alternative, which is more tailored and contemporary. It offers a forward-looking style that I think women will love."

The Nuvo look is available August 2017 and starts at \$1,000. The line is available at various retailers throughout the U.S., Canada, and the Caribbean.







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## Robert Weldon Named Director of the Richard T. Liddicoat Gemological Library and Information Center

### Dona Dirlam retires as Director after 38 years of service

Dona Dirlam, director of GIA's library and information center, retired August 25 after 38 years of service to GIA's (Gemological Institute of America) mission of ensuring the public trust in gems and jewelry. She was largely responsible for establishing and expanding the Richard T. Liddicoat Gemological Library and Information Center, now the world's leading resource center for gems, gemology and jewelry.

Robert Weldon succeeds Dirlam. Robert has been manager of photography and visual communications for GIA since 2006. Weldon has a Bachelor of Science degree in Business Administration from the University of Arkansas (Fayetteville). After receiving his GIA GG in 1987, Weldon spent three years working in the GIA library for Dona Dirlam. In 1990, he joined JCK magazine as colored gemstone editor; he later joined Professional Jeweler as senior writer. Since returning to GIA in 2006, his photographs and articles have been featured in numerous gemological, jewelry and consumer publications. He has authored or co-authored more than half dozen articles in G&G and his photographs have appeared on 31 of its covers. He plans to carry on Dirlam's legacy of expanding GIA's collection and making it available to students, the trade and the public.

Dirlam has long been recognized for her innovation and contributions to the industry. She received the Outstanding Gemologist Award from the Association of Women Gemologists in 1989 and GIA's Staff of the Year award in 1991. In 2004 she received GIA's highest honor, the Richard T. Liddicoat Distinguished Achievement Award. In 2015 she received the Accredited Gemologists Association Lifetime Achievement Award and in 2016 was honored with the Women's Jewelry Association's Award for Excellence in Special Services. She has coauthored more than a dozen articles for GIA's quarterly professional journal Gems & Gemology (G&G), five of which received a G&G Most Valuable Article award.

Over Dirlam's tenure she expanded the collection to more than 57,000 books, 700 journal and magazine titles, 198,000 digital images and 1,800 video recordings. With the addition of the 14,000-volume John & Marjorie Sinkankas Gemological Library in 1987 and the creation of the Cartier Rare Book Repository & Archives in 1998, she has helped to build the

world's largest library for information on gems and jewelry. Her commitment to providing greater access to GIA's rare books led to a significant project to digitize the collection's rarest holdings and make them available for free to the public and global gem industry. Since the project launched in 2015, more than 300 books have been scanned and are available at <https://archive.org/details/gialibrary>.

"Dona's groundbreaking efforts on behalf of the Institute's research, education, and outreach capabilities have kept GIA at the forefront of gemological scholarship," said Susan Jacques, president and CEO of GIA.

"Cultivating our library's collection and creating accessibility for the public has been the library's main goal," said Dirlam. "It takes dedicated individuals to handle the projects that come through our door and for that I am honored to have worked with a phenomenal team. What we have accomplished in the past decades will continue under the leadership of Robert Weldon."

Dirlam holds a Master of Science degree in Geology and Geophysics from the University of Wisconsin (Madison). She began her career as an earth sciences teacher before following her passion for minerals and gems to GIA's Santa Monica campus in 1979. Upon completion of her GIA Graduate Gemologist (GG) diploma, she joined the Institute as a staff gemologist and later was offered the opportunity to build the Institute's library by Liddicoat himself. She began as a GIA research librarian in 1980 and became the director of the library in 1995. She also served as abstract editor of G&G from 1981-1994 and has given more than a hundred lectures on a variety of historical topics.



Robert Weldon



Dona Dirlam





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# ECONOMIC SIGNS SEEM TO INDICATE A BETTER HOLIDAY SEASON

The holiday season, just ahead, has not met jewelers' or manufacturers' expectations for the past eight years. In my 67 years in the industry, I have seen certain signs that indicate a possible healthy holiday season for the industry this season.

By Ed Coyne

Over those years I saw years when automobile sales were soft and jewelry sales were good. This year auto sales are off compared to the past three or four years and that, to me, is a good indicator more dollars may be spent in retail jewelry stores.

The consumer is financially stronger in many households this time. The value of their homes is increasing and therefore their equity in their home makes them feel more comfortable financially speaking.

The stock market has been on a solid uptrend since November making the 100 million people who are invested in the market in 401 K's and all types of retirement plans are wealthier and may feel more confident about buying jewelry.

The employment picture is brighter than has been for many years and the overall economy is on an upward trend and most polls seem to indicate the consumer feels more confident than the past few years.

Additionally, DeBeers has just announced they will spend \$140 million in marketing diamonds this holiday season. This is DeBeers largest investment in diamond marketing since 2008. Even though a portion of their funds will be directed to support their own stores, it will help increase demand for diamonds and diamond jewelry overall.



...more dollars  
may be spent in  
retail jewelry stores



"...Resources are  
very rightly being  
concentrated on the  
millennials market  
because that is a huge  
consumer market."



Set your goal,  
share it with  
your sales staff and  
you will achieve it!



Echoing my enthusiasm, I just read where Ernie Blom, WFDB, praised the DeBeers action by stating: "The diamond industry globally can take heart from these decisions as they will serve to boost demand. Resources are very rightly being concentrated on the millennials market because that is a huge consumer market."

All these are positive economic signs that can produce a good holiday sales season for those jewelers who are effectively and aggressively planning and promoting their stores.

Now is the time to invest in the holiday season by starting your advertising and promotional efforts. Set a goal, now, to increase your holiday sales by a minimum of 10% over last year.

It is a truthful statement when raising children to say expectation brings results. The same is true in the business world. Set your goal, share it with your sales staff and you will achieve it!



**Ed Coyne**

Ed Coyne is co-publisher of  
The Retail Jeweler.

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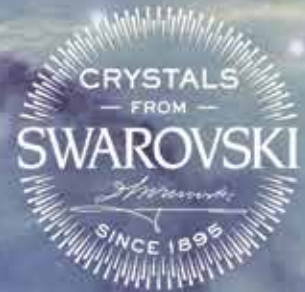


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