Small businesses are the backbone of New York’s economy. In communities across the state, locally-owned businesses employ residents, boost local spending and bolster the local tax base.

Investing in New York’s small businesses is a proven strategy for the $160.7 billion New York State Common Retirement Fund. For thirteen years, the state pension fund has made investments in New York-based companies through its In-State Private Equity Investment Program. So far, more than 250 companies have received a total of $684 million from the state pension fund for working capital, equipment purchases and real property expenses. In addition to providing the state pension fund with solid investment returns consistent with the risk of private equity, the program has helped generate or retain nearly 4,000 jobs right here in our own backyard.

As trustee of the state pension fund, I have doubled our commitment to this program to more than $1 billion. Of the committed funding, more than $390 million is still available for investments in qualifying companies. To learn more about this program and company eligibility, visit http://www.osc.state.ny.us/pension/instate/.

Another way that the state pension fund helps to fuel local businesses is a loan program, in partnership with the New York Business Development Corporation. Through this program, $324 million has been loaned to more than 1,000 small businesses across New York. A total of $76 million is still available for (Continued on pg 3)

BID Seminar – Safety & Security for Jewelers ~PART 2

Scott F. Guginsky, (NYPD retired) the vice president of Jewelers Security Alliance (JSA) a non-profit trade association with over 23,000 members which provides crime prevention information and services to the jewelry industry made his presentation at the second part of the BID Seminar - Safety & Security for Jewelers. Scott’s presentation focused on specific safety tips for jewelers as it relates to their homes. He provided the following information.

1. CASING: Attacks on jewelers’ homes are preceded by some form of casing, in which the criminals follow a jeweler, stake out his home or business, and try to find out information about him, his patterns and his family. All jewelers should be careful at all times to see if they are being watched or followed. Are people sitting in a car near your home or business for too long? Is a car following you when you leave the store? Do you have suspicious phone calls or suspicious “customers” visiting your store? The best opportunity for stopping a home invasion is to spot suspects during the casing period and to call the police.

2. VARY ROUTE: Vary your route and time of travel to and from work. Be alert to people following or watching you. To determine if you are being followed, drive very slowly and observe if any vehicles are hanging back and unwilling to pass you.

3. PHYSICAL SECURITY AT HOME: Security features should be a very important factor in selecting the residence in which you choose to live. Jewelers should evaluate such issues (Continued on pg 10)
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New York City Council Passes Workplace Pregnancy Discrimination Bill

The New York City Council recently passed legislation banning workplace pregnancy discrimination in a unanimous vote of 47-0. The bill prohibits employers located in New York City from refusing to provide reasonable accommodations for pregnant women and those who suffer medical conditions related to pregnancy and childbirth. The bill gives women who believe they have faced discrimination the right to bring civil litigation against their employer. Examples of reasonable accommodations include: leave for a period of disability arising from childbirth, breaks to facilitate increased water intake, bathroom breaks, periodic rest for those who stand for long periods of time, and assistance with manual labor.

DINAPOLI FROM P.1

fying applicants. Visit www.nybdc.com for more information about the program and eligibility.

As State Comptroller, I have worked hard to create opportunities for New York’s small businesses to grow and stay here. The state pension fund is one of the largest institutional investors in the world. Keeping the state pension fund strong is my foremost goal, while at the same time looking for smart ways to invest at home. I encourage members of the 47th Street Business Improvement District to contact my office to learn more about the Fund’s programs to invest in New York’s small businesses.

Thomas P. DiNapoli is the Comptroller of the State of New York.

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There will be a free workshop for small businesses at the Terence Cardinal Cooke-Cathedral branch of the New York Public Library, located at 560 Lexington Avenue (in the subway entrance at the corner of East 50th Street), will present another free Business Marketing Workshop on Wednesday, December 11, from 9:00 AM to 10:00 AM. The workshop -- “Use Reference USA to Effectively Market Your Business” -- will teach local businesses how to use Reference USA to improve their marketing strategies, find prospective clients, locate vendors, create mailing lists, identify potential competitors, and gain a competitive edge on their competition. Access to Reference USA is free with an NYPL library card, and librarians will be present to assist attendees with library card registration. Complimentary bagels and coffee will be provided.

Space is limited, so please register by calling Christina Park at 212-752-3824, or email Christina at christinapark@nypl.org.

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Mayor Michael R. Bloomberg launched a new version of NYC.gov, the City's official website, which has been overhauled to make it more usable, intuitive and accessible than ever before. The site, which serves more than 35 million unique visitors per year and gets more than 250 million page views annually, has not been redesigned since 2003. Major improvements were made to both the site's design and to its back-end technology infrastructure. The new site design is user-centric and easily navigated via an intuitive, data-informed interface. From the new homepage, users can find important alerts, watch a Mayoral announcement live, make a 311 service request, get customized information about their neighborhood and discover new events and programs. In addition, the website makes it easier to access information about services, connect with social media channels, download mobile apps and apply for a job with the City. As part of the overhaul, NYC.gov’s search functionality was also significantly improved. Reflecting a data-driven approach, the most commonly requested information is displayed prominently on the site, including daily items like alternate side parking, trash collection and school status. In addition, the website is fully responsive, making it easy to use whether the user is accessing with a desktop computer, smartphone or tablet. The website is accessible in over 100 languages and surpasses ADA requirements to serve all New Yorkers. The Department of Information Technology & Telecommunications and the Mayor's Office of Media and Entertainment completed the redesign in partnership with Brooklyn-based design firm HUGE, Inc., who was selected through a competitive process.

"NYC.gov is more than just a website – it's how New Yorkers get information in the 21st Century," said Mayor Bloomberg. "Throughout our Administration, we’ve taken major steps to bring government and New Yorkers closer together. The new NYC.gov is the latest in our efforts to use technology to make it easier than ever before for New Yorkers to get information, request services and find out what’s happening in their city.

"Technology is at the center of virtually every City service, and for many New Yorkers nyc.gov is where the service experience begins," said Deputy Mayor for Operations Cas Holloway. "Whether it ends with a satisfied customer depends on our ability to give and receive accurate information to help New Yorkers get what they need, deploy City services effectively, and do it all in a way that keeps people engaged and coming back for more. More New Yorkers will be visiting the new nyc.gov and everything it has to offer than ever before."

"NYC.gov receives more visitors each year than the combined populations of America’s 10 largest cities," said Chief Information and Innovation Officer Rahul Merchant. "With its intuitive data-driven design and enhanced platform, the new website demonstrates the City's ongoing commitment to making technology work for millions of people. A tremendous team effort went into this relaunch. We have updated the visual design, navigation, and functionality, while modernizing the back-end infrastructure to support future growth. With the new NYC.gov, City information and services are easier to find and faster to access than ever."

"NYC.gov is a crucial platform for interaction between New Yorkers and City government," said Mayor’s Office of Media and Entertainment Commissioner Katherine Oliver. "Easier to use than ever before, the new NYC.gov provides New Yorkers with the information we know they are looking for, and ways to get the services they want and need. Relaunching the site was a major component of Mayor Bloomberg’s Digital Roadmap, which positions New York City as a leading digital and innovative city."

"A leading digital city demands a powerful digital platform to serve and inform its constituents. The new, reimagined NYC.gov puts New Yorkers front and center, delivering unparalleled customer service, usability and accessibility whether you are on a computer or mobile phone. From top requested information based on real-time analytics to improved search functionality, users will find exactly what they are looking for, faster and more easily than ever before," said Rachel Haot, Chief Digital Officer. "Today’s launch represents an important milestone in Mayor Bloomberg’s Digital Roadmap, and reflects his visionary leadership for New York City's innovative future. It is the result of hard work by dozens of individuals, and I am grateful to Commissioner Katherine Oliver, Deputy Mayor Cas Holloway, Commissioner Rahul Merchant, the Department of Information Technology and Telecommunications and Brooklyn-based design firm HUGE for their leadership, support and partnership."

"Redesigning NYC.gov was an incredible honor and responsibility for us. Our team wanted to create an experience that was not only worthy of the best city in the world, but one that would make life easier for the 8 million people who make this city so amazing," said Michal Paernram, Chief Experience Officer at Huge. "New York City has already made great strides to bring more effective and transparent government to its citizens and we are proud to have been a part of furthering that effort."

In July 2011, the City partnered with General Assembly to host its first official hackathon, welcoming over 100 participants to collaboratively build prototypes that will guide the future development of NYC.gov, the public’s primary digital gateway to City government. The event, titled Reinvent NYC.gov, was supported by access to leading technology APIs and City data, and participants generated 14 proposals for the upcoming redesign of NYC.gov. A panel of judges from the public and private sectors, including Meetup’s Chief Executive Officer Scott Heiferman, General Assembly’s Mimi Chinn and David Tisch, selected five winners based on innovation, usability, social integration, location technology and ingenuity. The Reinvent NYC.gov Hackathon, one of the first of its kind in government, established an effective template for sparking innovation, accelerating development and encouraging greater civic collaboration. Winning hackathon designs were included as references in the City’s official Request for Proposals for the design update of NYC.gov. After a competitive bid process, HUGE Inc. was selected to redesign the website.

HUGE began the project with focused research, including speaking with New Yorkers about how they interact with government in general and the site specifically, reviewing the content and behavior analytics on the existing NYC.gov, reviewing other city and government websites and speaking to the many stakeholders and constituencies within City government. They aimed to create a true resource for New Yorkers and an experience that enables users to quickly and easily complete simple tasks and get questions answered. They also aimed to create a platform for the Mayor and the City to share the initiatives they are doing in more compelling ways. Their team worked on the content strategy and information architecture, as well as design concepts. They built interactive prototypes and tested the site with New Yorkers before launching. To enact this new streamlined customer-oriented mandate, Amanda Konstam, Deputy Director of Public Affairs, has been appointed Chief Content Editor of the redesign.
as a dead-end vs. heavily traveled street, the closeness of neighbors, and the garage or parking set-up. Other issues of physical security must also be given careful consideration, such as having proper locks, an alarm system and good lighting. There are jewelers who highly recommend a dog at home for warning and protection.

4. TRAINING FAMILY MEMBERS: Even the youngest family member in your household needs some instruction about the dangers of the jewelry business and how they must cooperate. Family members should be trained not to give out information on the phone, not to open the door to unknown people, to be extremely careful regarding delivery personnel, and to be alert for suspicious people watching the house. Even temporary visitors, such as an in-law or babysitter, need specific instructions.

5. NO LARGE SAFE OR JEWELRY MERCHANDISE AT HOME: Never keep jewelry merchandise or a large safe at home. Personal jewelry may be kept in a small, concealed safe in a floor or wall. Consider keeping valuable personal jewelry in a bank safe deposit box when not being used.

6. TRUSTED NEIGHBORS: Whether near your home or business, trusted neighbors can provide additional eyes for spotting suspicious behavior by those casing you. Discuss with trusted neighbors your special risks as a jeweler and enlist their help.

7. HOUSEHOLD HELP: Every household worker who comes into your home puts you at a greater risk. Cleaning ladies, lawn help, babysitters, painting and remodeling people, and a long list of workers with access and knowledge of your household all pose some risk. Even if they are honest themselves, they may have boyfriends, spouses, relatives or friends who are criminals, or they may unintentionally provide information to those who then target you. You must screen, monitor and supervise all household help very carefully. In the case of a nanny or someone with close contact with your household, or in the case of someone who lives with you, a background investigation of that person is suggested.

8. TELEPHONE: Have an unlisted and unpublished home phone number. Keep a charged cell phone with you at all times, including at your beside at night.

9. SOCIAL NETWORKS: Do not put personal information about your home, family members and such things as vacations on social networking sites.

10. CAR PANIC ALARM: Some jewelers keep their car keys next to their bed so that they can hit the remote panic alarm of their car to help scare off intruders at the first hint of trouble.

11. ESTABLISH CONTACT WITH YOUR LOCAL POLICE DEPARTMENT: Before any problem develops, contact your local police department and get to know someone in a supervisory position. Explain to the supervisor or chief the special crime risks of jewelers so that if you do have a problem, you will be calling someone you know.

12. SUSPICIOUS INCIDENT LOGBOOK: Many jewelers have found it helpful to keep a suspicious incident logbook at their business premises in which all employees can record things that appear to be “not quite right.” This should also be done at home. The log can be used to write down details such as license plate numbers, names used, time, physical description and other information regarding suspicious incidents that may later be helpful to police.

13. SECURITY CODE PHRASE: Jewelers should consider having a family security code phrase that can be used to alert a family member on the phone to a crime problem. The code phrase must not raise the suspicions of criminals holding the jewelry or family hostage.

Assume criminal gangs will use any means, including violence, to carry out a home invasion and robbery. If a jeweler is a victim of a kidnapping/robbery, the jeweler and family members and others involved should cooperate fully with the criminals or risk violence.

Membership in Jewelers Security Alliance is open to all jewelers. They provide a great breadth of services, including their indispensable emailed Crime Alerts. The BID encourages all Diamond District jewelers to join. For further information please contact: John Kennedy, President or Scott Guginsky, Vice President at 212.687-0328 or email jsa2@jewelerssecurity.org. The JSA website is www.jewelerssecurity.org
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New York Loan Company, on the third floor of the state-of-the-art International Gem Tower at 50 West 47th Street, is open for business and providing confidential collateral loans against diamonds, gold jewelry, luxury watches and contemporary art. It is the sister operation to Beverly Loan Company, which has been the premier collateral lender in Beverly Hills since 1938 and is commonly referred to as the “Pawnshop to the Stars”. Prior to opening in New York, Jordan Tabach-Bank, the companies’ owner and CEO, had several clients who would fly across the country to Beverly Hills to take advantage of his niche collateral lending business. Recognizing the demand for an East Coast location, he was amongst the first to purchase space in the International Gem Tower.

New York Loan Company has expertise in providing collateral loans to small businesses – particularly to those in the diamond trade. Dealers inevitably appreciate New York Loan Company’s secure location, private offices, and GIA trained loan officers, all of which ensure a discreet, safe and professional experience. Tabach-Bank’s family business understands how capital intensive the jewelry industry can be and are pleased to offer discounted interest rates to those in the trade. “We appreciate and value those who make 47th Street thrive,” said Tabach-Bank. “We are here to offer them a confidential and safe way to pledge their diamonds, jewelry and watches for quick cash in a matter of minutes at a rate far below market. Even if they don’t need a loan, they likely know someone who does and will profit from our affiliate referral program.”

Dealers are extremely grateful for New York Loan Company’s referral policy; the company has already paid tens of thousands of dollars in referral fees for loans against high value goods, including GIA certified diamonds, Cartier art deco jewelry, Rolex watches, and even original artwork by Andy Warhol. Word of mouth recommendations have been the primary source of its growing customer base. “We strongly value the relationships that we develop with our loyal clients and businesses in the trade, and like nothing better than a new client coming in based on the recommendation of an existing client, which is why we’ve always encouraged the practice by offering generous referral fees,” explained Tabach-Bank.

News and media outlets have been eager to meet with the high-end collateral lender as well. New York Loan Company has already been featured in several national publications, including Reuters and the Wall Street Journal, and a television segment that aired repeatedly on Bloomberg TV. “Given Beverly Loan Company’s superb reputation, we have always had significant media interest. I am happy that this has carried over to New York Loan Company, which I believe is a testament to our niche product and the excellent service we provide.”

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