Jeweler

TJA Annual conference & expo Highlights

WINNERS

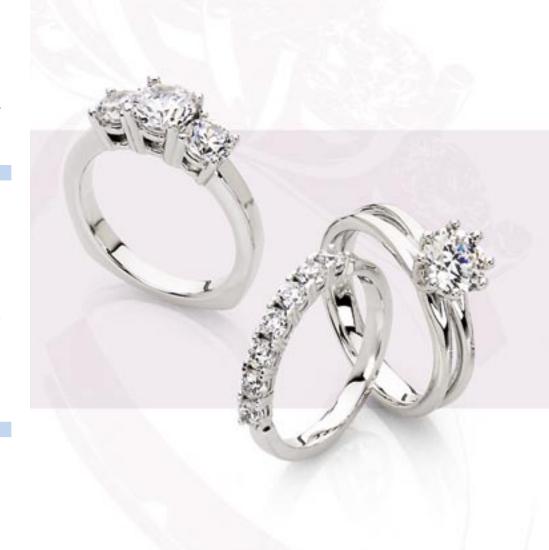
from the TJA

Jewelry Design

COMPETITION

COVER SPOTLIGHT Stuller inc.

PRSRT STD U.S. Postage **PAID** Permit #372 XT Austin, TX



Turn Your SCRAP PROFIT

PRECIOUS METAL REFINING, INC.

Fast Settlements
Pool Accounts
Maximum Returns
Wire Transfer
Checks
Advances
United Gold Bars



2781 Townline Road,Alden,New York 14004 | USA

PHONE (800) 999-FINE (3463) OR +1-716-683-8334 FAX (800) 533-6657 OR +1-716-683-5433



EXECUTIVE BOARD

President

Mark Priest
Legend Jewelers
18 E. Concho Ave., San Angelo, 76903
325-653-0112
mrksalot2000@yahoo.com

President Elect

Eric Wright
Village Goldsmith Jewelers
5333 Forest Lane, Dallas, TX 75244
972-934-0449
eric.wright@att.net

Vice President

David Harleston
Lathrop's Gem Shop
6702 Ferris St., Bellaire TX 77401
713- 665-0614
dharleston@ev1.net

Secretary/Treasurer

Robert Harrison
Harrison Jewelers
3409 Executive Center Drive, #100
Austin, Texas 78731
512-345-9396
jeweler@prodigy.net

Past President

Doug Jackson
Jewel Mart - D Jackson Co.
3625 Lamar Ave., Paris, Texas 75462
903-785-7100
jewelmart@cox-internet.com

TEXAS JEWELERS ASSOCIATION Joe McCullough

TJA Executive Director
1306-A West Anderson Lane
Austin, TX 78757
512-454-8626
Fax 512-454-3036
Toll Free: 877-305-3935
jmccullough@assnmgmt.com
www.texasjewelers.org

Publisher

Sail House Publishing
3510 Crowncrest Dr., Austin, TX 78759
512-346-0892
309-420-6280 fax
kim@sailhousepublishing.com

Advertising Representative

Joanne Pantaze (512) 273-2639 (512) 273-2649 fax jpantaze@pvco.net

INSIDE THIS ISSUE

Winter 2009





FEATURES

ILAIONES
We Made It!
THANK YOU!
And the Winners Are
COVER SPOTLIGHT: Stuller Inc
The Secret to Buying Electricity
DEPARTMENTSPresident's Message4Board of Directors4Executive Director's Note6Advertising Index.18

Cover Spotlight photo courtesy of Stuller, Inc. – These pieces were created through the newly-developed, jewelry design software, CounterSketch Studio.

Lower Dues, A Stronger Voice for Texas Jewelers



Instead of a message from the TJA President, this important information is about our relationship with (JA) Jewelers of America and comes from our entire TJA Board of Directors.

As you may know, Jewelers of America, which is based in New York, has "redefined" the relationship with state affiliate associations such as Texas. Though the Texas Jewelers Association and JA will remain partners, TJA will no longer be an affiliate of JA. In fact, TJA will now be operating as an INDEPENDENT ASSOCIATION.

Though JA gave us very short notice, the timing couldn't be better. TJA had already begun working on a new strategic plan to ensure that we are serving the unique needs of the jewelry industry in Texas. This new opportunity will allow TJA to focus on Texas legislation and retail trends that will provide our members with even MORE benefits.

In the past, you received ONE

membership dues invoice from JA to belong to both associations, TJA AND JA. JA retained a \$20 processing fee. Beginning in 2010, JA will solicit its own membership dues of \$95 per store. This will NO LONGER INCLUDE YOUR MEMBERSHIP TO TJA.

Since TJA will no longer be paying the JA \$20 processing fee, we are passing that savings on to you. TJA is reducing your membership fee from \$150 to \$125. It is only \$50 for each additional store.

Your TJA Board of Directors and staff are committed to providing you excellent customer service by continuing to be the "Resource Center" for all of your questions and requests.

2009 - 2010 Board of Directors

Peter Barr

Corpus Christi 361-992-2277 peter@peterbarrjewelers.com

Elliott Herzlich

Elliott's Jewelers
Tyler, TX • 903-939-0603
elliottsjewelry@msn.com
www.elliottsjewelers.com

Richard Hirsh

Dallas, TX • 214-739-4848 shellh@aol.com

Brad Koen

Joe Koen & Son Austin, TX • 512-478-2595 brad@joekoenjewelers.com

Steve Kriechbaum

Steve Kriechbaum Designer Goldsmith
Austin, TX • 512-346-9423
skriechbaum@austin.rr.com
www.skriechbaum.com

Jeannie Roberts Roe

Del Rio, TX •830-775-0600 robertsjewelers@stx.rr.com Curt Vinson • Troy Vinson Jewelers Granbury, TX •817-573-7881 aprfools@hcnews.com bvc4189@sbcglobel.net

Stephen Wyrick

Stephen Wyrick Jeweler
San Antonio, TX • 210-340-8020
sfwyrick@swbell.net
www.stephenwyrickjewelers.com

VENDOR ASSOCIATES:

Bruce Bartl

KIM International 14840 Landmark Blvd Dallas, Texas 755254-7033

Dennis Gossett

Signature Engraving Systems, Inc. 1400 N. Park Blvd. #1503 Grapevine, TX 76051 E-mail: dennis@signature-engravers. com

Jay Volk

J. Patrick Diamonds, Inc. 5956 Sherry Lane, Ste. 1410 Dallas, Texas 75225 E-mail: jpdi@sbcglobal.net

YOUR NEW TJA

- TJA will be partnering with other Texas trade organizations to bring you more services and opportunities in state legislation issues via email and mail.
- TJA's website will soon have more social media components that will provide more information, communications, education, and networking opportunities. TJA members will be able to provide input on our upcoming web presence via Facebook and other blog sites.
- TJA's first class quarterly glossy magazine and newsworthy information is the best in the nation.
- TJA now has expanded into the television medium and offers a very cost effective TV media plan via Baby Face Productions on our website for only \$500.
- TJA will continue to partner with service providers to offer TJA members exclusive discounts on business services.
- TJA will continue security alerts through the Jeweler's Alert e-mail blast system from Jeweler's Mutual.
- TJA offers members and their employees benefit programs such as dental,

vision and even hearing plans not available through JA.

The Texas Jewelers Association has a long legacy of leadership and innovation, and continues to be one of the largest state jewelers associations in the country because we remain committed to serving the needs of our members. We ask for your continued support to serve your needs—the needs of the jewelry industry in Texas.

Sincerely, TJA Officers and Board







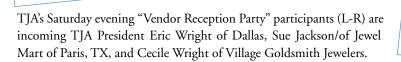
We ade Itl

Executive Director's Note

Joe McCullough



The 2009 TJA 70th Annual Conference and Expo was held in beautiful downtown San Antonio and we did not have to experience another "Hurricane Ike" like we did in 2008. What was forecasted for 2009 was lots of fun, great educational presentations from nationally known presenters and lots of networking in the Expo areas with food and free drinks.





Beyond the networking and fun, TJA featured some EOY product purchases and this year products were on hand just before the holiday season. Exhibitor Mark Lyon of Equity Diamond Brokers Cincinnati, Ohio/(513) 793-411 shows-off his beautiful line of rings to Robert Harrison/Harrison Jewelers of Austin and Doug Jackson/Jewel Mart of Paris, TX.

The goal for this year with our TJA exhibitors was to meet new vendors and new product lines, as well as "fill in the holes" for jewelers' product lines around the state.

Vendor product lines were varied this year in that the TJA Expo Show featured various lines of in-store enhancements such as new product case display lighting, which was very economically feasible and with a much brighter intensity for best visual display.

Hi-Lites...owner/vendor James Wonders display featured these quality lights and to contact him call (361) 459-6048.





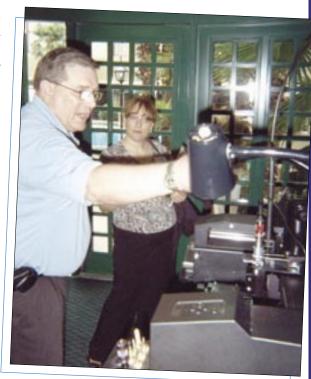


Brad Koen of Joe Koen and Son Jewelers in Austin visits with a new TJA vendor Michael Johnston of Gabriel & Co out of New York. Michael, a representative of Gabriel, is based out of Houston and was a first time vendor in San Antonio. He featured lots of beautiful rings and made some good contacts. Give Michael a call at (832)725-7185 to visit your store.

Hadley Roma, Midas Chain, Geneva & Bfly featured at the 2009 Annual Conference. Pamela Colborg of Dallas, a regular TJA exhibitor, produces a wonderful line of new products every year at the TJA conferences. This year Pam is visiting with jeweler Steve Kriechbaum Designer Goldsmith of Austin about her unique line of products on display, which she is representing.



The Texas Institute of Jewelry Technology in Paris, Texas, joined our exhibitors this year to demonstrate the fine programs with which they have their students enrolled. The Institute goes to great length to produce the highest quality of training available so that their students can hit the ground running and be an effective employee once hired. So... when you're looking for a store trainee "with experience" give them a call at 903-782-0474.



Signature Engraving Systems, Inc and representative Dennis Gossett makes money for jewelers. The automated and computerized engraving system is highly efficient and almost impossible to break. It just keeps on keeping on. A number of demonstrations happen every year at our TJA show and the return on the dollar for volume jobs is priceless. Have Dennis give you a demonstration by calling 800-323-3283.



TJA 70th Annual Business Meeting



The conference Sunday luncheon was filled with a little business as Federated Insurance, an endorsed TJA insurance provider, demonstrated the multitudes of ways they can protect your jewelry business assets from weather related Ikes or burglary concerns. With multiple representatives throughout Texas, you owe it to yourself to get a free analysis of your business safety concerns.

The business session was followed by a report by (standing) President Mark Priest/ Legend Jewelers, San Angelo, TX, followed by Robert Harrison's treasurer report.

After the business portion was completed there were tons of great give-away items from businesses and board members. Great appreciation goes to board member Jeanie Roberts Roe of Del Rio and her mother who gathered up some really fantastic gift items for this year's annual conference in San Antonio Check out just a few of the happy faces who had winning ticket numbers.



David Harrel/TX Inst.



Steve Kriechbaum



Tim Parks/Breuning

NewTJA Board of Directors /Affiliates



(L-R) Dennis Gossett/ Signature Engraving Systems, Inc & Bruce Bartl/ KIM International

TJA Professional Improvement...Education

Education and "quality" education is always a highlight of all of TJA's annual conferences and this year was no exception. Our three main speakers this year in San Antonio were very timely and not only from the standpoint of the slow economy, but also given the pre-season time of year and what to do about your competition. They were entertaining and on target. Go see these guys or sign-up for their newsletters.

Bill Hoefer, in his presentation titled "Bulletproofing Appraisals", spoke about all of the rules and legal responsibilities a jeweler needs to know about when appraising a client's pieces. Hoefer is an aficionado who researches proper valuation methods. In "Bulletproofing Your Business" he discussed what the average retailer needs to know about the law to bypass costly lawsuits.

Brad Huisken gave two fun and motivational seminars showing businesses what they need to do to maximize their holiday season selling opportunities. During the high traffic holiday season, sales staff has to be trained to be a selling machine to capitalize on the multitude of selling opportunities that are available.

Trace Shelton talked about "Turning the Tables on Internet Competition." Shelton is editor-in-chief of *INDESIGN Magazine*, the monthly business publication for retailers of fine jewelry design.

Thanks to our 2009 Exhibitors

San Antonio, Texas • October 9-10-11, 2009

Breuning

Tim Parks

P.O. Box 46594

Lawrenceville, GA 30042

P: (678) 377-1673 F: (678) 377-1674

Crosssroads Trading Co.

Bill Brav

993 Ribbontail St.

Corpus Christi, TX 78418

P: (361) 877-5544 P: (361) 939-8869

Equity Diamond Brokers

Marc Lyon

9301 Montgomery Rd. Cincinnati, OH 45242

> P: (513) 793-4111 F: (513) 793-3538

Federated Insurance Co.

Adam Beck

P.O. Box 1548

Husrt, TX 76053

P: (817) 581-7111

Gabriel & Co

Michael Johnston

64 W. 48th St.

New York, NY 10036

P: (212) 719-3258 F: (646) 273-1644

Gemvision

Chris Glaser

706 E. River Dr.

Davenport, IA 52803

P: (563) 884-8180

F: (563) 884-8181

General Refining Corp.

Dave Greenfield

106 Taft St. Hempstead, NY 11550 P: (516) 538-4747

F: (516) 538-4767

Hadley Roma, Midas Chain, Geneva & Bfly

Pamela Colborg

2414 Cedar Crest Dr.

Granbury, TX 76048

P: (817) 573-1370 F: (817) 573-8177

Hi-Lites

James Wonders

1711 Medical Center Blvd., Ste B

Alice, TX 78332

P: (361) 549-6048

F: (361) 398-1312

Jewelers Mutual Insurance Co.

Steve Konetzke/Kent McClenehan

24 Jewelers Park Dr.

Neenah, WI 54956

P: (800) 558-6411

F: (920) 969-1208

Signature Engraving Systems, Inc.

Dennis A. Gossett

120 Whiting Farms Rd.

Holyoke, MA 01040

P: (413) 533-7500 / (800) 323-3283

F: (413) 533-7755

Texas Institute of Jewelry Technology

Ulla Raus

2400 Clarksville St.

Paris. TX 75460

P: (903) 782-0474

F:(903) 782-0452

Texas Jewelers Association

Joe McCullough

1306-A West Anderson Ln.

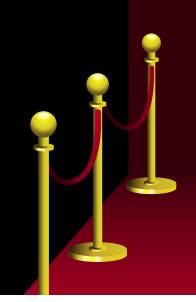
Austin, TX 78757

P: (512) 454-8626

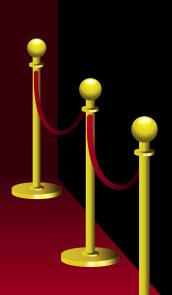
F: (512) 454-3036







Winners from the annual TJA Jewelry Design Competition were unveiled during the Texas Jewelry Association's Annual Conference in San Antonio in October. There are four categories in the competition. Categories 1, 2 and 3 are for the bench jeweler to show their expertise in jewelry design. The person entering these categories must be the only one to touch the piece from conception to final polish. The pieces cannot have been mass produced or previously sold. In addition, pieces may have been entered in other competitions. but cannot have won any awards.



The Four Categories Are

CATEGORY 1

Material may not exceed \$1,000.00. Pieces must be made of silver, gold or platinum and may contain precious stones.

CATEGORY 2

Material from \$1,000.00-\$3,000.00 Pieces must be made of gold or platinum and may contain precious stones.

CATEGORY 3

Materials over \$3,000.00. Pieces must be made of gold or platinum and may contain precious stones.

CATEGORY 4

Open Design. This category is for pieces of any value, silver gold or platinum, with or without stones. These pieces may have be designed and created by more than one person.

2009 Winners

CATEGORY I

1st place

Ziad Noshie *Almaza Jewelers*

2nd place

Peter Barr Peter Barr Designing Jewelers

3rd place

Steve Kriechbaum Designer/ Goldsmith

CATEGORY II

1st place

Peter Barr Designing Jewelers

2nd place

Ziad Noshie *Almaza Jewelers*

3rd place

Steve Kriechbaum Designer/ Goldsmith

CATEGORY III

1st place

Ziad Noshie *Almaza Jewelers*

CATEGORY IV

1st place

Ziad Noshie *Almaza Jewelers*

2nd place

Peter Barr

Peter Barr Designing Jewelers

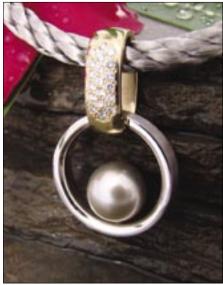
CATEGORY I



First Place

"Cricket Bats" - Ziad Noshie

One pair of earrings in 18K yellow gold set with two Australian black doublet opals and 16 full cut diamonds 0.27 carats. The two doublet opals were cut from one single stone and the total weight of the earrings is 8.0 grams.



Second Place

Peter Barr

10.5mm Tahitian Pearl in 14 karat white gold with 18 karat yellow gold bail pave set with .33 ct diamonds in a pendant enhance.



Third Place

Steve Kriechbaum

The Rutile Quartz Bracelet is fabricated in 14K yellow gold and sets a .41ct rutilated quartz from Brazil.



CATEGORY 2



First Place Peter Barr

1.83 carat Pear Shape Blue Sapphire with .28 carats diamonds in 14 karat white gold and 14 karat yellow gold ring.



Second Place

"The Nancy Ring" - Ziad Noshie

This contemporary cocktail ring is made out of 18K yellow gold. It is set with 57 full cut diamonds 1.15 carats and its total weight is 12.1 grams.



Third Place
Steve Kriechbaum

This ring contains a natural 13mm golden south sea pearl set in 18K green gold accented by .75 ct total weight of diamonds paved.

CATEGORY 3



First Place-

"Circle of Life" - Ziad Noshie

This set, consisting of a necklace, bracelet, earrings, and ring, took Noshie over a year and a half to make. It is composed of 149 grams of 18K green and white gold and all of the circles are made by hand without using a template and no two are exactly the same. In this set is 4.55 carats of full cut diamonds, 5.80 carats of natural multicolored sapphires, and black mother of pearl cut from the Pinctada Margaritifera oyster.

Winners Contact Information

Almaza Jewelers 2510 University Blvd. Houston TX 77005 713-521-0071 Peter Barr Designing Jewelers 3850 S. Alameda Corpus Christi TX 78411 361-992-2277 Steve Kriechbaum Designer/Goldsmith 8140 N. Mopac - Bldg. 3 - Ste. 205 Austin TX 78759 512-346-9423

CATEGORY 4



First Place

"Andalucía" - Ziad Noshie

This necklace is made out of 18K vellow and green gold and some 24K yellow gold. It is set with one semiblack crystal opal 13.18 carats from Lightning Ridge, Australia that has been hand-cut and polished without any template. Surrounding the opal are 117 full cut diamonds 0.72 carats and 7 natural colored sapphires 0.90 carats. Dangling from the bottom of the necklace are 5 faceted natural colored briolette sapphires 3.97 carats. The chain is all made by hand and is fused, not soldered and has a boxed clasp in the shape of a crescent moon. It is set with 21 full cut diamonds 0.21 carats.



Second Place

Peter Barr

11.5 mm Tahitian Pearl in 14 karat white gold ring with .26 carat diamonds accents.

CROSSROADS TRADING CO.

Bill Bray Specializing in Sapphires Corpus Christi

- Have you sold a lovely sapphire engagement ring lately? Your competition has.
- Memos. Triple key pricing. Private showings.
- Buying in the mountains of Sri Lanka, Custom searching. Custom cutting.
- Broad price range of blue, pink, yellow, purple, bicolor, color change, star sapphires.
- Also world class aqua. Blue-green tourmaline. Catseye chrysoberyl.
- Unusual stones. Catseye yellow opal.
 Catseye apatite. Green Opal. Natural turquoise. Sunstone. Gold needle topaz.
- * I speak sapphire. I speak color. I speak Texan.
- * (361)877.5544. braywa@aol.com



Yellow Sapphire, 3.19 ct., Natural, Sri Lanka

Your Future is Here!

JOIN TODAY!

Texas
Jewelers
Association



Join the Fastest-Growing Professional Jeweler Organization in Texas!

TEXAS MISSION STATEMENT

Promote the general welfare, standing and prosperity of the Jewelery Industry in the State of Texas.

TJA Member Benefits You Can Participate In:

Tara Energy - Receive up to 30% electrical energy savings monthly if you are in a deregulated electric area of Texas on both your home and your business and save big money each year.

Health, Vision & Dental Benefits Your benefit program has been designed with your business and personal needs in mind.

Credit Card Discount Plan which has proven to be one of the very best around via Covenant Financial Solutions.

And Even More Benefits with the TJA!

State-wide Crime/Theft Alert E-Blasts

TJA Newsletters, E-blast Updates and Legislative Alerts

Annual TJA Educational Conferences and Nationally-Known Speakers

Continuing Education Hours

TJA City Breakfast Clubs

(More Benefits / Over)

www.texasjewelers.org

14 – Texas Jeweler

Texas Jewelers Association

1306 A West Anderson Lane, Austin, TX 78757

Phone: (512) 454-8626 - Fax: (512) 454-3036 - Website: www.texasjewelers.org

MEMBERSHIP APPLICATION

EDUCATION MARKETING IDEAS		NEWSLETTERS		
BUSINESS INFORMATION	on for Texas Jewelers Association		☐ Renewal	☐ New Member
Company Name:				
E-mail:			Web site:	
Contact Name:			Title:	
TYPE OF BUSINESS	(Please check all that apply)			
☐ Regular Retail Member	r □ I will abide by TJA Co	ode of Ethics & Standards of Conduct		
☐ Retail Jewelry Sto	re 🔲 Leased Department	☐ Other (please specify)		answer .
Total Number of Outlets	(Attach a list	of outlets with complete addresses)	/5	
Total number of employee	es at all locations			T (
Year Established	Do you collect sales/use tax?		1	
Tax ID Number:		,		F
LIST BELOW TWO	INDUSTRY REFERENCES (na	ames, addresses, and phone numbers)		3
1)				3
		()		
2)			I Be	come a
		()	! Memb	per now &
Renew Or	nline at www.texa	asjewelers.org	SAY	VE \$25
ANNUAL MEMBERS		<u> </u>	Any prospective	member may deduct \$25
	\$50 for each additional Store	\$	from first ye	ear membership dues
	FIRST-TIME members deduct \$25	\$ -25.00 (First Time Members Only)		the complete form and your payment to the
	ГОТАL	→ \$		dress below.
PAYMENT INFORMA	ATION .		'	
☐ My check is enclosed, payable to Texas Jewelers Association				completed application with cumentation directly to:
	isa □ Mastercard □ DISC □ A	AMEX		
Card Number:		Exp Date:	1	4
			Texas Jewe	lers Association
Name on Card:			1306-A West	Anderson Lane
Signature: Total Amount Paid:			Austin, TX 7	
☐ I have read and understand the Code of Ethics printed on the back of this form.			Phone: (512) Fax: (512) 45	
Signature: Date:				welers.org
			3	Č

Stuller Unveils New CounterSketch Studio Software



CounterSketch Studio is designed to increase customer participation in creating personal, custom jewelry — and to reassure your customers that you've got all the answers when it comes to custom design.

Do you want to be a jewelry hero?

Of course you do! Every jeweler wants to be his or her customer's hero. And, now technology is going to make hero worship even easier with the revolutionary new CounterSketch Studio.

Who developed CounterSketch Studio?

The technology behind this radical new way to design jewelry is brought to you by the strategic alliance of Stuller, Inc. and Gemvision Corp. It is the collaboration of Matt Stuller, CEO, president and founder of Stuller, Inc. and Jeff High, Gemvision founder and president, and the product of the two companies' 20-year relationship.

What does it do for my store?

It turns every member of your staff into a potential CounterSketch Studio operator, no CAD experience necessary. Just think of how powerful it will be for your staff to sit with your customers and grab a piece of jewelry from the "starting point" library and customize it the way the customer envisions it, with the customer participating in just a few minutes.

But, isn't this CAD? And really difficult to learn without prior experience?

Yes and no. There is a strong CAD program running in the background of this program, but the controls that you work

with are very simple to use. It offers:

- Full 3-D design modeling.
- Photorealistic rendering.
- Instant price estimates.
- Seamless transfer of the CAD files to Stuller for fulfillment.
- So easy to use that anyone at the store could take a custom design job from start to finish.

We've never really done custom work because of the skill levels and time required. Is this for us?

There is no better time to start increasing your custom work than now. It helps you give your customer exactly what they are looking for in jewelry, right in front of both of you on the screen. You probably already know that many of the customers who walk into your store are looking for something different than you have in the



case already. Why not give them what they are looking for, close that sale and increase your business, both immediately and in the future when they return for more custom jewelry? And, according to David Geller with Jeweler Profit, custom is where the money is these days in the jewelry store.

2 days training... is it really that easy?

Absolutely. In fact, many of the jewelers we've spoken with after the training told us they and their staff members had a good handle on how to work the program after just one day. And, many trainees were sales associates with little or no design or computer experience.

So, what exactly is this CounterSketch Studio?

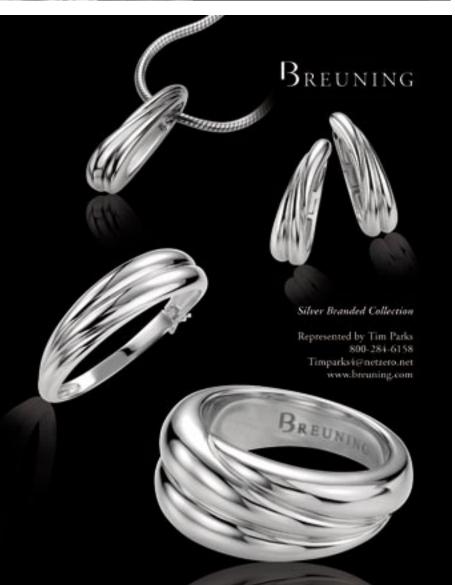
- It is a fully 3-D CAD software package with photorealistic rendering and real-time price estimate capabilities.
 - It is very easy to learn and use.
- It is about easily modifying and truly customizing the flow, line and detail of a design.
- It is a way to use customer gems and tailor a setting to precisely match the dimensions of your stone.
- It is about doing all this with your customer and seeing the result instantly.

And, what is it not?

- It isn't a start-from-scratch design tool. All designs begin with a library style, so the process is immediate.
- It isn't intended to output files to just any CAM equipment. It allows you to easily transmit files to us for fulfillment.
- It isn't a typical, build-a-ring, 2-D representation often seen on websites.
- It isn't intended for consumers to use from home on the internet. The jewelry expert is an integral part of the consumer experience.
- It isn't static. Product libraries and software features will continue to be updated via the Internet.
 - It isn't cut-and-paste "customization."

For more information regarding Counter-Sketch Studio, contact Genvision at (800) 357.6272 or online at www.genvision.com.





Tara Energy and Endorsed TJA Provider Can Save Your Business and Home Significant Money The Secret to Buying Electricity

BY LIZ REYNA



Have you ever shopped for electricity rates for your home or business and found yourself obsessed with getting a lower and lower rate? You set out to simply lock in a rate and the next thing you know, you are checking the internet daily for electricity rates, just as you would check stock prices. It can make you want to pull your hair out!

There is a better way to shop for electricity products that will allow you to lock in a very good rate and lower your stress level.

The secret is to buy at the right time. An analysis of the Market Clearing Price for Electricity ("MCPE") Index from January 2005 – December 2008 reveals that there are certain months that have historically reflected lower electricity rates.

The bold line on the inserted graph indicates the average MCPE rate for the Houston/CenterPoint Area from January 2005 – December 2008. The months with points above this line are indicative of times of

the year when electricity rates are historically higher. The months that fall below the line are months when electricity rates are typically lower than average. According to an analysis of the Houston/CenterPoint and North/Oncor zones, the best time to buy electricity are the late fall and winter months.

Instead of stressing over \$0.0035/kWh that you may save if you go with a different electricity provider, you can simply choose the company you trust and purchase electricity when rates are typically lower. If you have a good payment history with your current electricity provider, they may work with you to accomplish this goal.

When selecting an electricity company, you should consider TJA's Endorsed Provider for Electricity, Tara Energy. Tara reserves special rates for TJA members. Plus, through the end of February, you will receive \$50 off your residential electricity bill. You can view rates for your home and sign up online by visiting www.TaraEnergy. com using promo code: TJA0705. For more information or to receive a rate quote for your business, call 866-GET-TARA or email associations@taraenergy.com.

Ad Index

Breuning	
Crossroads Trading Company	
Federated Insurance	
Gabriel & Company	.Inside Back Cover
Roseco	5
Stuller, Inc	Cover Spotlight
Texas Institute of Jewelry Technologywww.parisjc.edu	
United Precious Metal Refining www.unitedpmr.com	Inside Front Cover



