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the publication of the
Texas Jewelers Association

Fall 2011

Jeweler

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INSIDE THIS ISSUE

Fall
2011



FEATURES

Gold Buying Processes in Texas Via HB2490 Update 8

TJA Partners with KGK for Diamonds, Colored Stones & More! . 10

Members of the TJA can now acquire prime grade diamonds, precious stones and a wide range of superb jewelry at prices that only a DTC Sightholder can offer at wholesale pricing levels..

Are You A Jeweler or a Marketer of Jewelry and Gemstones? . 12

Beyond the 4 Cs. 14

Just because a diamond reads like it's a beautiful gem does not guaranty that it's a fire ball or full of life.

2011 Texas Jewelers Association Design Contest Winners 16

Ruminations of a Professional Jewelry Photography 20

Lane Baker gives tips for the camera layman to get the best shots!

TJA Testifies at State Capitol 23

TJA Appoints New Board Member 26

Rex Solomon, a fifth generation Texas retailer, joins association.

DEPARTMENTS

President's Message 4

Executive Director's Note 6

ON THE COVER: Winning BEST IN SHOW in the Texas Jeweler Association's annual design contest was "The Vase" brooch, made by Ziad Noshie of Almaza Jewelers in Houston, Tex. For details on the piece, see page 16. For more of Noshie's award-winning creations, visit his store's website www.almazajewelers.com.



TJA Needs All Jewelers if the Industry Wants Legislative Protection

Okay! Texas jewelers it's time to wake up and smell the coffee. While you sat back and ignored your state association and its attempts to get you to attend state conventions and/or other informative meetings, etc., the State of Texas was not idle. The Legislature wrote, modified, rewrote and passed a house bill that was signed into law by the governor in less than two weeks. This bill, HR 2490, directly effects your ability to buy precious metals from the public and sell in a timely fashion. I am sure that many of you have survived to some degree during these lean times by buying and selling scrap gold, platinum, silver, coins, jewelry, watches and anything of similar nature.

Texas HB 2490 (you can read the

actual bill at www.house.state.tx.us) maintains that you must be registered with the state and have a permit to buy precious metals and crafted precious metals, i.e., jewelry, sterling flatware and so forth. You must list everything you buy from a seller along with a copy of their driver's license or government issued ID. And you must submit this list to your local police department every day that you purchase items and only until you do this does the 11-day hold period on what you bought start.

We all know how volatile the metals market is these days. How is this going to affect your profit? This new law is enforced by the Texas Office of Consumer Credit Commissioner (OCCC) and it has real

teeth, with a fine of up to \$500 per incident (each item bought is defined as an incident). The OCCC can also take your permit away from you for a year or ban you from having one if the violation is deemed serious.

This bill became LAW on October 3, 2011 and is now in effect. It becomes enforceable after January 1, 2012 and when the OCCC gets all the parts in place, such as a fee for the permit, registration procedure, listing and anything necessary for the law to be effective. This is just a brief overview of the bill and for more information members may contact TJA headquarters in Austin.

The Texas Jewelers Association became aware of this bill several months ago when it was in the formation stages. It was so

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poorly written and convoluted that the last information we had concerning the bill was that it had gotten stuck in committee and would not make it out of the 2011 session. When we became aware of it again, Gov. Perry had signed it into law and "they" had found all the stakeholders needed to finish. Somehow the entire state's jewelry profession was ignored. We (TJA) hired an OCCC attorney in Austin in order to modify as much as we could on how this new law would affect the industry. The results were less than what we would have liked, but much better than it would have been in its original form. The OCCC was not interested in changing the law, but rather on how it would be enforced. TJA spent a great deal of money on getting this done.

You need to make yourself aware of all the outside forces that can affect your livelihood. If you do not, it could cost you. TJA needs your help in fighting to protect the way you do business. We cannot do anything to change HB 2490 until the next legislative session (2013) and at that time we should be prepared submit our own version of HB 2490 in a way that allows our industry to prosper.

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Three BIG News Items for TJA Members



First during the last Texas legislative session, which ended in May, a bill was passed that would place precious metals under the authority of the (OCCC) Office of Consumer Credit Commissioner. House Bill 2490 also effectively requires the jewelry and gold buying industries to begin abiding by a reporting and 11-day hold period for all scrap precious metal purchases. In July the OCCC, which will administer and enforce the law, proposed a series of regulations mandating certain registration and law enforcement reporting requirements for those scrap precious metal purchases.

After receiving feedback from our members, the Texas Jewelers Association requested a public hearing to comment and recommend changes to those regulations. The hearing was held at the state capitol on September 30, 2011. Even prior to the public hearing, TJA legal staff and members had contacted the OCCC directly to express concerns about the administrative burden many of the regulations created. Through conversations with OCCC staff, TJA was able to insure that the OCCC would continue to recognize certain exemptions from the registration and reporting requirements. For example, the sales of crafted precious metal from dealer to dealer is not subject to the reporting requirements. Crafted precious metal taken in trade toward another piece of jewelry is also accepted, as are crafted precious metals purchased through judicial or government

auctions and other estate sales.

Preserving these and other exceptions was important to TJA members. In this effort, TJA retained a specialist attorney to assist TJA in the rule making authority maze.

These rules are here to stay and reporting guidelines are coming around the middle of December and beginning of January...if not sooner! If you buy gold as a jeweler you need to get informed and stay informed regarding REGISTRATION OF YOUR STORE.

The Texas Jewelers Association has submitted a TRANSACTION FORM sample (page 8) that we hope the OCCC will use in whole or part. This form is NOT official; however, you can get an idea of what will be required.

The good news is... that the Texas Jewelers Association was the ONLY association looking after our Texas Jewelers and that WORD needs to start spreading to all of your peers in the Texas jewelry profession. Issues like this are why the Texas Jewelers Association exists. TJA has spent tens of thousands of dollars over the last three months trying to help our TJA members and businesses. The bad news is...jewelers are now in the Texas Legislative arena and HB 2490 puts our TJA members on the state of Texas' "watch list" along with pawn shops, gold buying outfits and gold buying jewelers. Legislation is now part of the life of the Texas Jewelers Association. To this end, we need to WAKE-UP our non-member jewelers in Texas to the fact they have now been politicized and legislated.

The Texas Jewelers Association, simply stated, is built on membership dues and membership dues are used to fight association causes such as legislative activities, hire lawyers and bring new benefits to the association. Don't let your non-member peer associates free-load on your membership dues, which effectively

saves their legislative tails. Inform and educate those jeweler non-members.... they need to join the Texas Jewelers Association and participate to be a better business person and to abide by the laws of Texas. There are a number of HB 2490 articles in this edition of the TEXAS JEWELER that you should show to your NON-MEMBER peers. TJA will keep our members apprised of OCCC mandates in the coming months and let you know what your legal obligations and processes are if you buy gold in Texas.

**Next BIG TJA
Membership
Benefit For
Members ONLY
Buying Diamonds
Wholesale**

**Second... KGK and TJA Team
Up for Incredible Buying
Opportunities for TJA Members**

KGK is an international company and also a "SITE HOLDER CERTIFIED" distributor that has access to hundreds of sources for diamonds, colored gems and fine jewelry lines from around the world. KGK has diamond cutting facilities all over Europe making their diamond and gem stock endless. This TJA and KGK partnership is equivalent to buying direct from Europe, Brazil, China, Thailand, Switzerland, Africa or many other locations around the world through our assigned KGK agent located in New York. Many of you have already received and been sent

UPDATES via email for the “KGK LIST of diamonds” now available via our new TJA/KGK partnership being sent to you on a WEEKLY UPDATE basis via email from Miq Torrente, our KGK representative for TJA members.

You can visit with Miq Torrente when you are in the market to buy diamonds and gems at a significantly discounted “TJA Broker Rate” negotiated by the TJA board. The TJA board and KGK Research Committee have been using the KGK system to look for concerns and to price compare before we entered into a long term agreement with KGK.

What was found... there were some shocking differences in pricing in almost every case to the benefit of our members. While there were some “specialty cuts/qualifications” of which some could be closely matched, some cannot always be accommodated on demand simply due to specific criteria imposed by a customer. However, the bottom line was... most diamonds have been significantly lower in prices and some thousands less on competitive bidding via KGK. When you look to TJA’s website you will find the portal to KGK and over the next few months you will find some incredible opportunities via TJA/KGK partnership to set up new lines of jewelry, in store merchandizing for TJA member opportunities via KGK, diamond and gemstone access at the click of a button.

Current TJA Member Negotiated Offerings:

- Diamond and gemstone purchases at a TJA Broker Rate
- Annual TJA store refunds of 1.5% on all purchases via KGK towards an EOY credit for future purchases
- Personalized Texas service from Miq Torrente on all purchases
- Discounts which are comparable to Costco and Blue Nile type purchasing power
- Jewelry Line Offerings to come
- Buying of unwanted diamonds from TJA Members
- KGK promotion/buying shows around the state and TJA’s Annual Conference

Call today and get started on some great savings. Or just compare pricing! Contact Miq Torrente at (231) 866 1721 or miq.torrente@kgkglobal.com.

Fall 2011

New TJA
Benefit!



***Another BIG
Membership Benefit Item
For TJA Members ONLY
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& Refinery Joins TJA
as Platinum Sponsor f
or TJA Members***

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Gold Buying Processes in Texas via HB 2490 Update

BY JASON RAY, ATTORNEY FOR TJA



Earlier this year, the Texas Legislature passed House Bill 2490, effectively requiring the jewelry and gold buying industries to begin abiding by a reporting and 11-day hold period for all scrap precious metal purchases. In July the Office of Consumer Credit Commissioner, who will administer and enforce the law, proposed a series of regulations mandating certain registration and law enforcement reporting requirements for those scrap precious metal purchases. After receiving feedback from our members, the Texas Jewelers Association requested a public hearing to comment and recommend changes to those regulations; the hearing was held at the state capitol on September 30, 2011.

Even prior to the public hearing, TJA legal staff and members had contacted the OCCC to express concerns about the administrative burden the regulations created. Through conversations with OCCC staff, TJA was able to assure that the OCCC would continue to recognize certain exemptions from the registration and reporting requirements. For example,

sales of crafted precious metal from dealer to dealer is not subject to the reporting requirements. Crafted precious metal taken in trade toward another piece of jewelry is also excepted, as are crafted precious metals purchased through judicial or government auctions and other estate sales. Preserving these and other exceptions was important to TJA members.

Nevertheless, many concerns about the proposed regulations remained. For example, the original version of the OCCC regulations required:

- a detailed list of descriptive attributes that were required to be recorded on each purchase of scrap precious metal,

- an accurate description of the type, size and weight of all stones in the purchased jewelry, an estimate the scrap value of each item purchased and disclosure of that melt value amount to the seller, and

- other reporting details that threatened to create an administrative and regulatory nightmare for gold buyers as well as the police departments who will be receiving the reports.

After TJA wored with the OCCC and heard comments from TJA members on September 30, it appears that the OCCC has revised their rules to accommodate almost all of TJA's concerns. Namely, the current version of the rules:

- allow more general description of the types of crafted precious metal being sold, with the possibility of providing a photograph and/or photocopy of the crafted precious metal in exchange for less written descriptions;

- permit a dealer to describe only the size (small, medium, large), color, and estimated weight of any stones in purchased jewelry;

- allow the dealer to estimate the scrap value of each group of metal purchased (14K yellow gold, .925 sterling silver), to be retained only by the dealer and not released to the seller; and fewer reporting details and a more general, streamlined form for the industry to use.

TJA faced very vocal opposition to these changes from law enforcement and consumer protection advocates. In the end, TJA has achieved a large measure of success by relying on its experienced membership and leadership to speak clearly about the practical pitfalls of the rules and the heavy burden that overregulation would impose.

The final version of the proposed rules are expected to be available for public review on October 14, 2011. The Finance Commission (who oversees the OCCC) will consider and vote to adopt some version of the rules at its October 21, 2011 meeting. The rules will take effect in mid-December 2012 but, TJA's legal counsel believes that technical hurdles and the intervening holiday will make it difficult for the OCCC to implement the registration system by the January 2012 deadline. TJA legal counsel expects the OCCC to open registration in January 2012, and expects OCCC enforcement actions to begin approximately 90 days later.

TJA is currently working to create a "model" transaction report (sample in this issue) for review by the OCCC. Once that is complete, TJA will distribute the form and instructions on how to use it to our TJA members. TJA will keep its membership informed of new developments as they occur, and will be ready to assist members in registering and meeting the new laws' reporting requirements.

Bill of Sale & Transaction Report Form # _____

Seller: Name _____ Address _____ City, State Zip _____ Date of Birth _____ Height _____ Eye color _____ Gender _____ DL # _____				Buyer: Company _____ Address _____ City, Zip _____, Texas _____ Phone _____ Buyer/Dealer Registration # _____ Date _____			
---	--	--	--	---	--	--	--

No	Purity, Color & Type of Metal	Qty of items	Description (rings, chains, forks, trays) / size or length / serial numbers or engraving / gender / gem #, color & size	Total t oz, g or dwt	Price	% / est. of scrap
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

For good consideration, the receipt and sufficiency of which is acknowledged, the undersigned seller (also identified above) hereby sells and transfers to the buyer and the buyer's successors and assigns forever the personal property described above. The seller warrants to buyer it has good and marketable title to the property, full authority to sell and transfer the property, and that the property is sold free of all liens, encumbrances, liabilities and adverse claims of every nature and description whatsoever. Seller further warrants to buyer it will fully defend, protect, indemnify and hold harmless the buyer and its lawful successors and assigns from any adverse claim made by any other person.

Signed on _____, 2012 at _____ A.M. P.M.

Total amount paid \$ _____

Seller's Signature _____

Check # _____

"This business is registered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Office of Consumer Credit Commissioner. Any consumer wishing to file a complaint against this business may contact the Office of Consumer Credit Commissioner through one of the means indicated below: In Person or U.S. Mail: 2601 North Lamar Boulevard, Austin, Texas 78705-4207. Telephone No.: (800) 538-1579. Fax No.: (512) 936-7610. E-mail: consumer.complaints@occc.state.tx.us. Website: www.occc.state.tx.us."

TJA Partners with KGK

Members Can Now Buy Diamonds, Colored Stones, Jewelry Lines at Wholesale



The Texas Jewelers Association has formed a strategic alliance with KGK and have appointed KGK as one of TJA's preferred associate partners. KGK Diamonds LLC (an affiliate of KGK Diamonds (I) Pvt. LTD., a (Diamond Trading Company Sightholder) which has been trading in the international industry for 105 years and operates out of 35 offices in 15 countries with over 11,000 employees.

They are a trusted supplier to the jewelry and watch industries, being a major supplier of diamonds, emeralds, rubies, sapphires, tanzanite, all precious stones and exquisite jewelry.

Members of the TJA can now acquire prime grade diamonds, precious stones and a wide range of superb jewelry at prices that only a DTC Sightholder can offer.

KGK Group operates a core 3G policy

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sufficient volume.

2. KGK can and will Guarantee absolute confidentiality and a superb personalized back-up service.

3. KGK can and will Guarantee the keenest of prices to maximize your annual profits.

However, the right product at the right quality and at the right price is only part of the program. The all important back-up Support Service is a key factor in our strategic alliance with the KGK Group.

An example of this Support Service, KGK has established a dedicated TJA Website Portal for TJA members, which became operational Nov. 20, 2011.

The many helpful features for TJA members will include:

- Secure Members Only Log-in
- Instant access to USA and global stock list
- Wish List Submissions
- Easy-Order Process System
- Real-time Online Chat
- Selection of Promotional Materials

(inc. DTC brochures)

- Bookings procedure for In-store Staff Training

- Members support from the Tanzanite Foundation

The TJA strategic alliance between TJA and KGK also includes a TJA Member promotional \$ discount arrangement.

To assist each individual member of TJA in their individual promotional activities on behalf of KGK products, at the end of every 12 (twelve) month period, KGK shall calculate the total amount of paid-for KGK orders made by that individual TJA member during the previous 12 (twelve) month period.

KGK shall then cause to be credited to that TJA Members individual KGK account, an amount equal to 1.5 % percent of the aforesaid total amount, which the individual TJA member will apply against future orders placed with KGK by that TJA member.

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Are You A Jeweler or a Marketer of Jewelry and Gemstones

BY JIM ACKERMAN



Return to the basics. Not just the basics of the jewelry business or even the basics of marketing. Let's go back to the basics of business. What it means to be in business; to own a business.

Let's start with a question. What business are you in?

No, really. This is a vitally serious question.

Ask 100 business owners what business they're in and 97 of them will tell you what they do. That isn't the question.

Ask 100 jewelry store owners what business they're in and they'll tell you, "I'm a jeweler," or, "I own a jewelry store." Some may say, "I'm in the jewelry business."

Nope!

If you own the shop, you may think you're a jeweler, but the day you took ownership of the business is the day you became something different. That's the day you became a marketer of jewelry and gemstones and you were no longer a jeweler.

The late, great business leader Peter Drucker said in effect, "The only two legitimate functions of business are marketing and innovation. The rest are

expense."

When you own the business, your primary function is to "bring in the business."

Other people can be found to do virtually everything else; buying and managing inventory, managing employee schedules, training, accounting, you name it. But if you fail in the function of bringing in the business, you have no business. Dare you abdicate this responsibility?

Unfortunately, most jewelers never realize these important truths and that accounts for their lack of prosperity.

For example, one jeweler has been in business for three generations and yet is generating less than \$1 million a year in gross revenues. Another opened just three years ago and is already enjoying a multi-million dollar business.

How can this be?

Some would chalk it up to luck, location, up-front capital, etc. But the truth is, the difference is probably marketing. The jewelry store owner who focuses on marketing will be the one who makes the most money, even if his skills, inventory, and location are inferior. This is the businessman who realizes his primary function is to bring in the business.

John Silva owns four jewelry stores in Northern California. He is about to leave on his annual, two-month trip to Fiji, where he'll enjoy the sun and the beach and lots of scuba diving. His multi-million dollar operation allows him to do that.

But if he saw himself as a jeweler, he

would never have been able to build such a business or enjoy such a lifestyle. He'd be too busy on the bench.

There are only three ways to grow your jewelry enterprise...

1. Get more customers;
2. Increase your average sale; and
3. Get your existing customers to come back and buy more often.

When North Carolina jeweler Bill Warren realized his role was to market, he adopted these three goals. By steadily working on the marketing of his business, he was able to go from a typical May of \$40,000 to a May over \$61,000. That's more than a 50% increase, in just one month.

What did Bill do? He installed a formal up-selling/add-on selling system in his business that increased his average ticket dramatically, and served his clients at a higher level.

He also took advantage of a unique PR opportunity resulting from his gemologist and certified appraiser training, which had the phone ringing off the hook. As a result, 88 new customers came his way in May. And Bill is operating out of a small town.

Don Fernandes of Turlock, California, generated \$40,000 in revenue in just three hours. No, it wasn't from one or two lucky "big-hit" sales. It came from literally dozens of sales that happened in conjunction with a special event he held for just his best clients.

Don is a marketer of jewelry and gemstones, and the design, maintenance and repair services that go with them.

Odds are you have spent considerable

time and money to become the professional you are. You have time on the bench; you may have paid for substantial training to become certified as a gemologist; you unquestionably have countless hours invested in learning your craft.

In addition, you may have taken business courses, even gotten a degree. You may have taken special classes on accounting or other business disciplines.

What have you done to become the marketer that you need to be? Have you invested the same kind of time developing and honing the skills you need to run the “engine” that truly drives your business?

We suggest you start with a simple commitment of 30 minutes a day. Set aside at least a half hour a day to work on the marketing systems of your business. (Remember, that is to work on developing and implementing marketing systems, not operating them.)

If you don't have an up-sell/add-on selling system in place, that would be your most lucrative place to start. Determine what the pieces of the puzzle are for such a system, then decide how many 30-minute sessions it will take to develop all of those

pieces. If it will take 10 sessions, you will have your new system ready to put in place in 10 working days.

After you've done your first project, select another – perhaps a formal referral system – and begin working on that the same way. Put in your 30 minutes and stop at the end. Become a marketing machine, simply putting forth the effort for just the time you have committed to on a daily basis.

The key is to remain true to the commitment. Set an appointment with yourself and honor it. Unless the building is literally burning down, do not let anything – even clients – interfere with this effort.

Finally, if you're not skilled as a marketer, it might be a good idea to get some help. This does not mean simply *abdicating* your marketing responsibilities. It may include some delegation. It certainly includes getting some training, and gathering some resources. Consultants, ad agencies, trainers, books and audio programs... these are all resources. But remember that resources are there to help you accomplish your responsibilities to bring in the business, not take over that job for you. Ultimately the responsibility can only rest

with you, the owner.

This is some of the most powerful and useful advice on marketing we have ever given to you. Fail to heed it at your own peril. Follow it and you will quickly, easily, add tens of thousands – maybe even hundreds of thousands of dollars in revenue to your enterprise.

Jim Ackerman is President of Ascend Marketing, Inc. He conducts a special Marketing Gems Coaching Program for jewelers. Jim is a renowned speaker and author of the new book, How To Market Your Crap When the Economy Is In the Toilet... 12 Vital Strategies for Unclogging the American Economy, One Business At a Time. For more information about Jim go to <http://www.marketingspeakerjimackerman.com>. Wink Jones is owner of Winfield's, a retail jeweler based in Boise, Idaho. Together they have produced a 6-CD Audio Program on Marketing for jewelers. Contact them at 800.584.7585, or send an email to mail@ascendmarketing.com. For FREE marketing information visit Jim's channels at www.YouTube.com/MarketingSpeakerJimA and www.YouTube.com/GoodBadnUglyAds.

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Beyond the 4 Cs

BY J. PATRICK



Sometimes when it comes to diamonds, making a buying decision based on the report, certificate or technical merits of a diamond is not the way to go. The way I see it, diamonds are a lot like people—some have personality and some don't. Regardless of the paper says.

Just because a diamond reads like it's a beautiful gem does not guaranty that

it's a fire ball or full of life. The unique characteristics of a diamonds crystal structure or its "optic axis" has more to do with the true beauty or radiance than the cut. As in colored gems, cutters orient "cut" stones according to their optic axis to bring out or maximize their color. With diamonds it's a little different; it's more of a luck thing since finding their optic axis

isn't as easy as in a colored gem.

Yes, starting with what it may say on a report or certification is a step in the process. But beauty can't possibly be appreciated without seeing and appreciating this live or first hand. Let me put it to you another way. Say you read a personal profile of a woman that she is 5'4" 115 lb., with brown eyes, and blond medium length hair. How can you possibly tell if she is beautiful or not without seeing her? This fact holds true for diamonds, some just have true beauty and others don't.

For this reason, when I select diamonds I buy the gem itself not the paperwork, or a combination of both.

That is why we offer viewing actual pictures and live web casts in addition to just the report information.

Then there is fluorescence, it is amazing to me the sheer number of people—both in the trade and consumers—who have an under educated view on this topic. As mentioned, each diamond's crystal structure and how ultraviolet light excites it may or may not have a negative effect on what you see under different lighting conditions. In other words, the fact that a diamond has any amount of fluorescence is not an automatic that the diamond's beauty is adversely effected. In many cases the opposite is true.

GIA studies show that, for the overwhelmingly majority of diamonds, the strength of fluorescence has no widely noticeable effect on appearance. In many instances observers prefer the appearance of diamonds that have medium to strong blue fluorescence. In rare cases, some diamonds with extremely strong fluorescence may appear hazy or oily; fewer than 0.2% of the diamonds submitted to GIA exhibit this effect.

Bottom Line

Once the consumer is properly educated

on fluorescence and its true effects, they are fascinated by it. Until the world grasps this concept, buying fluorescent diamonds is an opportunity to buy diamonds that are undervalued compared to their non-fluorescent counterparts.

Buying a diamond based on its carat weight and not considering its dimensions is another issue.

What the diamond should measure according to its actual weight is also something that you should factor in when buying a diamond. Say, a 1.0 carat round brilliant diamond measuring 5.9 or 6.1mm should be purchased at a discount compared to a similar quality diamond weighing 1.0 and measuring 6.4-6.6mm. The former should be valued as a light carat or .90-.99 carat. It should be priced as to the proper re-cut weight, according to its diameter or face up appearance.

How laboratory reports and certificates effect the price of diamonds vary sometimes, depending on that labs liberal or conservative grading standards. It is commonly accepted that GIA is far more accurate than its competitors. This may be true in some cases. However, not all labs are 100% right or wrong.

Grading is somewhat subjective depending on human opinion, the grading environment and the experience of the grader. I have received the same grades from two different labs and I have also received opinions that vary in both directions.

The following is my opinion how I find the most commonly used labs:

G.I.A. (Gemological Institute of America) - in most cases conservative not always 100% correct, due to the experience of some of its graders.

A.G.S. (American Gem Society) - very similar to that of G.I.A. they were the originator of the cut grade standards. Not as recognized as G.I.A. outside the trade.

G. CAL. (Gem Certification and Assurance Lab) - up and coming in the industry. Specializing in research and identification with guaranteed diamond grading.

H.R.D.- (Hoge Raad voor Diamant) - this laboratory is the European equivalent to G.I.A in America same type standards more accepted and recognized in Europe.

E.G.L. USA (European Gemological

Laboratory) - the next tier in grading standards. I have sent many diamonds to both GIA and EGL -USA, with similar results and in some cases a stricter EGL grade.

E.G.L. International - now we have the liberal end of the spectrum, very seller friendly grading, sometimes up to several grades higher than that of the above labs. Usually in color grades lower than E and clarity grades lower than VS1 are in reality

less than what the certificate states.

I.G.I. (International Gemological Institute) - also more along the liberal lines when it comes to grading standards. However, I have seen in some cases similar grading results as G.I.A. and E.G.L. USA.

G.S.L. (Gemological Services Laboratory) - for a relatively new facility their standards are very similar to that of E.G.L.-USA



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2011 Texas Jewelers Association *DESIGN CONTEST* *WINNERS*

Winners from the annual TJA Jewelry Design competition have been announced. 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.



STUDENT CATEGORY
1st Place – Chris Root

THE FIVE CATEGORIES INCLUDED

STUDENT

Judged on material usage, craftsmanship, originality and fashion merits.

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 been designed and created by more than one person.



CATEGORY 1
1st Place – Ziad Noshie



CATEGORY 1
2nd Place – Dan Schwieterman

CATEGORY 1

1st Place – Ziad Noshie (Almaza Jewelers). “The Grapes” pendant. One pendant made out of 18K tri-color gold (10.4 grams) set with 31 round faceted orange color sapphires 15.00 cts. Price \$985.

2nd Place – Dan Schwieterman (C. Kirk Root Designs). Sterling silver cuff bracelet.

CATEGORY 2

1st Place – Peter Barr (Peter Barr Designing Jewelers). 14kt rose gold 45.53 carat Ayartia Quartz Amethyst and .19tw diamond pendant.

2nd Place – Ziad Noshie (Almaza Jewelers). “The Bermuda rectangle.” One pair of cufflinks. Made out of 18K yellow/white gold 17.46 grams and is set with two slabs of Chrysoprase and 40 full cut diamonds .40 cts. Price \$2,200.

3rd Place – Kirk Root (C. Kirk Root Designs). Gemsikan and diamond ring.



CATEGORY 2
1st Place – Peter Barr



2011 Design Winners



CATEGORY 2
2nd Place – Ziad Noshie



CATEGORY 2
3rd Place – Kirk Root



CATEGORY 3
1st Place – Ziad Noshie

CATEGORY 3

1st Place – Ziad Noshie (Almaza Jewelers). “The Vase” brooch. Made out of 18K yellow/white gold 39.29 grams. Set with three Tahitian black pearls (9 mm) set each with one full cut diamond .03 cts each. The main body of the brooch is a Mother of Pearl free form shape with each side having three leaves set with 156 Tsavorites (green garnets) 2.86 cts. The three flowers are set with: 1) 102 orange color round sapphires 1.18 cts. + 29 yellow sapphires .34 cts and 1 blue sapphire .45 cts; 2) 102 pink color red sapphire 1.25 cts + 30 blue sapphires .40 cts + 1 green sapphire .53 cts.; and 3) 10 pear shape orange sapphires 3.79 cts + 1 round pink sapphire .54 cts. Price \$8,200.

2nd Place – Daniel Allen (C. Kirk Root Designs). Amethyst Coffin Ring.



CATEGORY 3
2nd Place – Daniel Allen



CATEGORY 3
1st Place – Ziad Noshie

CATEGORY 4

1st Place – Ziad Noshie (*Almaza Jewelers*). “The Reef” Black Tahitian pearl ring. One piece 18K yellow gold ring set with a Black Tahitian pearl (13 mm) and 14 Multicolor round shape sapphires 1.2 cts. + 10 full cut diamonds .63 cts and 6 round shape tourmalines .52 cts. Weight of gold: 27.4 grams. Price \$5,000.

2nd Place – Peter Barr (*Peter Barr Designing Jewelers*). 14kt rose gold 4.09 carat oval purple Sapphire and .14 carat total diamond ring.

STUDENT CATEGORY

1st Place – Chris Root (*C. Kirk Root Designs*).

BEST IN SHOW “Don Wilson Award”

Ziad Noshie (*Almaza Jewelers*). Vase B roach



CATEGORY 4
2nd Place – Peter Barr

Ruminations of a Professional Jewelry Photography

Tips for the camera layman to get the best shots!

BY LANE BAKER



These days, I find that a lot more jewelers are taking pictures of jewelry themselves, for various reasons I'm sure! One thing a lot of these images have in common is that they are...BAD. Some worse than others. Friends, this pains me! It pains me so much because we all know that good images are more effective at selling than bad ones, and I want you to sell! I have been in the business of providing great images for 25

years. When I see a poorly lit, out of focus picture of a ring, it might as well be a sad puppy in a tiny cage. It is a problem and needs to be fixed. So with that in mind, let's jump right in and start fixing!

Equipment

The \$10,000 question right? What camera is the "best"? The answer depends on what you intend to do with the images.

Since we are trying to get you the best/most versatile image on somewhat of a budget, I would suggest a DSLR. The brand itself is not critical but I would recommend a late model Nikon or Canon. A camera body in the \$500 to \$1,000 range would be fine. The reason I suggest these brands is for the lenses. As a general rule for jewelry images, spend your money on the glass not the camera body. Generally, you are going to get a better quality lens from these guys in both image performance and build quality.

Do you need the latest and greatest with the fastest auto focus and vibration reduction? If the camera is dedicated to jewelry photos, probably not. In fact, you could easily find a great used manual lens from the 80's on EBay that would serve the purpose just as well. That's another reason for choosing Canon or Nikon is that the lens compatibility will go back many years.

What size lens should I get? You want a medium telephoto Macro lens that is usually a 105mm. A Macro lens is designed for close up work and allows you to focus closer than a regular lens. The longer lens gives you some space between the lens and the subject. If you use a 50mm macro you will be right on top of your product and besides not having much room to work under, you will end up with a much larger reflection off the lens, otherwise known as B.S. (Black Spot) and nobody likes B.S.

Can I use a zoom macro lens? You can, but some designs can have what is called

“zoom creep”. This is where the weight of the lens glass and gravity conspire to mess up your shot when the lens is pointed down. Just be aware. The other tip is to lose the front filter. You don’t need a layer of crummy glass between your subject and the sensor. Feel free to put it back on after the shoot but if we’re after ultimate quality, leave it off during.

Camera Set-up

Vibration is not your friend. Your camera needs a solid base and that requires a sturdy tripod. Be aware that even a sturdy tripod, when positioned on fluffy carpeting is not very solid. If it is unavoidable then at least step away from the tripod legs for the exposure to reduce movement. A cable release is a good accessory but in its absence, you can also use the self timer function on the camera to give it a moment to settle before the exposure is made. Some cameras may have a “mirror up” function that can help reduce vibration even further.

Camera Settings

One common mistake that people make is shooting in JPEG mode. JPEG is what is called a “lossy” format. JPEG is a format designed to keep the file size small not for the best quality. In this mode there is information in your file that is being thrown away. This is bad. You want ALL of the information you can get and the best way to do that is to shoot in RAW mode. If your camera does not have RAW, use TIF (at maximum size and without compression) but under no circumstances should you, exclusively, use JPEG to record your original images. Of course, down the road, you will probably be saving the files as JPEGs but the original files should ideally be RAW. Yes, the files are bigger and you might have a little more work to do converting them but the quality difference will be substantial. A RAW file is simply an image file that has all of the information that the sensor recorded, nothing has been left out. If you’re shooting in RAW, other in-camera settings, such as sharpness and white balance, are not critical but do make viewing your images as you shoot more comfortable. These items are best adjusted after the shoot in the appropriate software. The one in-camera



adjustment that is critical is the exposure. Get that right and your post-production life is much easier. Always shoot at the lowest ISO setting you can manage, it will give you your best quality. If you’re using a flash, that should not be a problem. If you are using “hot lights” such as tungsten, you can vary the light output by moving the lights closer or farther or just use lower or higher wattage bulbs.

The Set

For the set, you want to remember our first rule about vibration. We need a sturdy base. Something that is light and flexie is nothing but heartache because the first (or fifth) time you bump it, THUNK, there goes your ring. I see a lot of you guys shooting the ring while it’s still in the box. Buy yourself some bees wax, roll up a tiny ball and stick it to the bottom of the ring. Now that ring will stand up all by itself on just about any clean surface.

What surface do I shoot on? Lots of things will work but make sure they are clean and new. Old dirty stuff reflected

in the piece looks, well...old and dirty. Use pieces of foam core to surround the piece in a wall of whiteness. White is the default color of choice for several reasons but the main one is that shiny metal is like a mirror. It will reflect its surroundings. Shooting on white will also make a more versatile image should you wish to “knock out” the background. Nothing looks worse than shooting a piece on black then trying to place it in an ad with a light background. And, of course, make sure the piece is clean and devoid of dust and fingerprints.

Lighting

Lighting is the most important part of the whole process. The first rule is that you should not think that because you have tiny halogen lights in your showcase that this will be the best way to light for a photograph. When you shoot you want to use “defused” light and not direct. Think of how annoying a bare light bulb is. It’s great for interrogations but not so much for reading. Throw a lamp shade on there and now you have that pleasant soft glow.



Same principle with lighting jewelry. Put something translucent between the light and the piece. It can be white plexiglass or a white shower curtain. Basically, anything white, translucent, and smooth. You can even “bounce” light off of a piece of foam core, just don’t shine the bare bulb directly on the piece. If you’re using one of those folding fabric boxes, try to steam out the wrinkles before you shoot.

The Shoot

So now you have everything set up. Your ring is standing there proudly. Surrounded by your boards and cloaked in a soft white glow. “Thunk.” Dang!...the ring fell over! It happens, get used to it. Now it’s firmly in

place (for the 2nd or 5th time) and you’re ready to shoot. We have discussed vibration and how to eliminate it but the other enemy of sharpness isn’t so obvious. That is the f-stop that you choose. A lot of you know that the smaller the f-stop, the more depth of field you get. This would seem to be a good thing when shooting rings, right? Shoot at f.64 and everything from top to bottom is sharp as a tack. Well, not so fast there Bucky! Shooting at small f-stops is only giving the illusion of sharpness. An image shot at f.45 gets you a larger area of semi-sharpness vs. a smaller area of tack sharpness if the image is shot at f.16. So how do you maximize the sharp area?

Backing off of the ring some is one

way to get more ring in focus. If you fill the frame with ring, you will have a very shallow focus area. Back off so that it only fills a third of the frame and it will grow substantially. The other thing is where to focus. Depth of field works in front of your focus point as well as in back. So once you know the closest spot you want in focus, go ahead and focus a little farther in. the general rule is that a decent range of focus will be maintained about a third in front and two thirds in back of the optimal focus point. This may require some experimentation so don’t be afraid to shoot several shots. There is a delete button for all of the rejects.

Post Production

Otherwise known as “clicking a button”. Libraries could be filled with everything you wanted to know about working with your image in photo editing applications. I’m just going to suggest that you get familiar with the “unsharp mask” function in whatever application you use. The optical issues of a digital camera require the use of some type of sharpening. The thing to remember is to do the sharpening last while viewing your image at 100%.

Conclusion

So there you go, a handful of secrets to fabulous jewelry photography. If you have any questions, please feel free to give me shout. I’ll be happy to explain any concepts that you’re not quite sure about. Also be aware that we are available to do everything from shoot your products to produce brochures, catalogs and post cards. We can even retouch images that you shoot.

Lane Baker is a Dallas-based jewelry photographer. Lane began supporting the jewelry industry 25 years ago and has shot for companies such as Neiman Marcus, Kohls and Platinum Guild International, as well as a multitude of designers, retail stores and manufactures. He graduated with a B.A. in photography from Brooks Institute and is currently working on his M.F.A. through Texas A&M Commerce. Lane is a proud member of the Texas Jewelers Association and can be reached at 972-377-6013, lane@lanebaker.com, www.lanebaker.com.

TJA Testifies at State Capitol On Gold Buying Practices by Jewelers



On September 30, Rex Solomon, Houston jeweler and member of the TJA Legislative Committee, TJA Attorney Jason Ray of Riggs Aleshire & Ray, and Eric Wright, President of TJA, testified at the Texas Capitol on behalf of all Texas jewelers. At stake were common jeweler business practices and current language within the OCCC proposed rules for buying gold and precious metals in Texas that did not support jeweler business, common practices and TJA gave testimony

offering suggestions which Texas jewelers could more readily abide. More than 85 percent of TJA suggestions were accepted and moved on to the final hearing with the legislative finance committee for approval.





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Owner of Village Goldsmith Jewelers

President of Texas Jewelers Association, 2011

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We are blessed to have experienced tremendous growth over the past few years, and are excited to see what the future holds. Fortunate to be leading the industry through exceptional service, higher value, and a family environment for customers and employees alike, Hi-Tech PMR serves a broad customer base spanning across the United States and abroad.

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ANY	

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Texas Jeweler Association Appoints New Board Member – Rex Solomon

The Texas Jeweler Association has appointed Rex Solomon to the TJA Board of Directors. Solomon, a fifth generation Texas retailer, attended the Williston Northampton School in Eashampton, Ma, and graduated from Brandeis University in Waltham, Ma in 1988 with a degree in American Studies. He attended Tufts and Harvard University, as well as the University of Houston Law School, before choosing to enter the family business as a career in 1989. He has earned a number of certificates from the GIA. He started working at his grandfather's side at Houston Jewelry in 1979.

Solomon has been a guest editor of Modern Jeweler magazine and a featured speaker at the JCK Las Vegas Jewelry Show. He is a two-time honoree as one of America's Best Jewelers by National Jeweler and the Jewelers of America, as well as the winner of eight Telly Awards (as producer), the BBB's Award for Excellence, and the State of Texas Historical Commission Texas Treasure Award in 2008.

Rex has served on the boards of charitable

and community organizations. In 2010 he followed his father Andrew L. Solomon and grandfather Abe "Honey" Donsky, as president of Houston Jewelry and Houston Wholesale Jewelers.

Rex is married to Maggie Solomon, an attorney in private practice, and they have one son, Dylan, now in middle school. Rex's brother Keith Solomon is an active cinematographer in Los Angeles.

Rex has always been involved in community and business organizations such as the Houston Retailer Merchants Association [now merged into the Texas Retailers Association], the Better Business Bureau, the Jewelers Vigilance Committee, the Anti Defamation League, the informal but very active Houston Area Jewelers Breakfast Group, and nationally in the Main Street Alliance for Tax Fairness.

Rex strongly believes that it is good business practice to act together as an industry and that retailers can learn from each other and share best practices. In addition, he maintains that one should be active in one's community, and subscribes to the theory that "if you don't vote, you shouldn't complain."

The back story

The Houston Jewelry "jewelry superstore" concept was created by Abe "Honey" Donsky in 1953, however the roots of the Donsky-Solomon family retail business stretch back to the 1850s in early Houston, with the family's first store, Ephraim & Rosenfield, which in 1866 was located on Main Street in Houston. In 1953 Houston Jewelry was the first catalog showroom in South Texas. Honey Donsky and his brothers Nathan & Ervin Donsky operated Nathan's Jewelers throughout the Permian Basin during the oil boom years of 1930s and 40s. By the 1950s they had expanded into catalog showrooms, Ervin Donsky with Sterling Jewelry & Distributing in Dallas,

and Abe "Honey" Donsky in Houston, while Nathan continued operation of the iconic Nathan's Jewelers in San Angelo & Brownwood, Tx.

By the 1970s, Houston Jewelry & Sterling Jewelry merged operations and expanded to five catalog showrooms in Houston and the greater Dallas area. In the 1990s the family decided to refocus from the catalog showroom format and redevelop the family real estate holdings. Houston Jewelry & Sterling Jewelry & Distributing Company un-merged and each developed new jewelry and fine gift format stores.

Today, Houston Jewelry remains the only former catalog showroom in the nation to successfully transform itself back into a traditional full service jewelry and fine gift store. The company also operates an online division that focuses on wedding bands, www.1WeddingBand.com. In the last five years it has become one of the largest independent buyers of gold and diamonds in Houston. In 2011 the Houston Business Journal ranked Houston Jewelry as the fourth largest independent jeweler in the greater Houston area.

Houston Jewelry is a member of Jewelers of America, The JA100 Club, the Jeweler's Vigilance Committee, the Texas Retailer's Association, and the Better Business Bureau. Houston Jewelry has been recognized as one of the oldest family businesses in Texas and has been named a "Texas Treasure" by the Texas Historical Commission. Houston Jewelry is a two-time honoree as one of America's Best Jewelers by National Jeweler and the Jewelers of America as well as the Better Business Bureau's Award for Excellence. Houston Jewelry has won a number of Telly Awards for its in house produced TV commercials.

Houston Jewelry has been the subject of numerous articles in all the jewelry and giftware trade magazines, as well as the local Houston newspapers.

Ad Index

- Charmed I'm Sure Jewelry 5
- Eastern Lighting 10
- Federated Insurance
Back Cover
- Hi-Tech Precious Metals & .
Refinery **Inside Front Cover,**
24, 25
- Jewelers Mutual Ins. Co 13
- Roseco 23
- Stuller **Inside Back Cover**
- Tara Energy 5
- Texas Institute of Jewelry
Technology 7
- United Precious Metal
Refining 11



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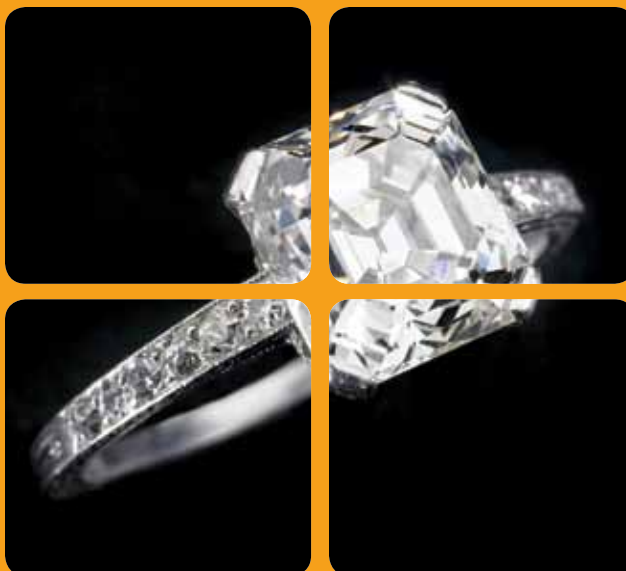


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- Coverage for Property of Others as a result of being worked on
- Gemstone Treatment Disclosure liability
- Jewelry Appraisal liability
- Ear piercing liability
- Data Compromise
- Executive's personal liability
- Workers compensation
- Commercial umbrella—including non-employment-related harassment/discrimination
- Employment-Related Practices Liability with support from in2vate[®]
- Federated's Self-Insured Retention programs for property and casualty and workers compensation
- Federated's Shield NetworkSM—online risk management support
- Group health
- Business succession and estate planning facilitation



**Contact your local Federated Representative, or call Federated at
1-800-533-0472**

Coverages subject to deductibles of the policy. All coverages and services may not be available in all states.

It's Our Business to Protect Yours[®]

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Federated Service Insurance Company^{*}
Federated Life Insurance Company
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