

TEXAS

the publication of the
Texas Jewelers Association

Fall 2009

Jeweler



Appraisals are
**RECESSION
PROOF**

When Did We
Stop Buying
DIAMONDS
and Start Buying
PAPERWORK?

**COVER
SPOTLIGHT**

J Patrick Diamonds

**TJA 70th
Annual Conference
and Exposition
October 9-11, 2009
San Antonio**

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All About YOUR Independent TJA

When things change, there are always a lot of questions. The recent move by Jeweler's of America (JA) to eliminate affiliate status of state organizations has really caused an uproar. But that uproar is more present in other parts of the country.

This will be the end for some state organizations. For your Texas Jewelers Association, this is yet another chapter in a long history of independent existence.

That existence has built this organization into one of the strongest in the nation. But only through your continued membership will TJA continue to exist.

What does your membership in TJA do for you? What are YOUR features, advantages and benefits as a member of TJA?

FEATURE: A 77-year heritage of independent jewelers like yourself.

ADVANTAGE: You are a member of a small group of forward thinking Texas jewelers.

BENEFIT: The status of membership conveys to your customer that you are a professional.

FEATURE: An annual conference of the country's top presenters.

ADVANTAGE: You are ahead of the competition.

BENEFIT: Walk away with ideas that save you money and save you time.

FEATURE: A huge list of single benefits YOU probably don't know about on our website.

ADVANTAGE: You realize "OMG these

can improve my business".

BENEFIT: You make more money.

Sure there are NATIONAL organizations (professional and otherwise) that you belong to. There is the proverbial alphabet soup of industry causes each waving a banner for you to join.

Visit texasjewelers.org. Check out the long list of reasons to continue your TJA membership.

If credit card processing is important, the program through TJA (which I use) is the best available... low rates and great service (which is very important when you need it). There are insurance plans, a store locator module for consumers to find your store, automatic email theft alerts giving you a heads up on what might have happened in

your town, and most importantly... a rock solid group of jewelers like yourself who believe in sharing.

Renew your membership in YOUR TJA NOW. Since 1938 TJA has been providing independent jewelers all over Texas with resources that put money in their pocket. And that is what it is all about.

Show your support. Continue the tradition.

And about the 2009 Conference....

And the tradition continues at the 2009 TJA Jeweler's Conference in San Antonio. There really is something that makes this different. The show this year will emphasize delivery product. You pick what you want. This is important. Fewer jewelers attended Vegas than ever before. Unless you are attending one of the fall shows, where are you going to get a chance to pick top quality jewelry at closeout prices?

Everyone has "holes" in their inventory.... either in departments or price ranges. Your TJA Conference will feature numerous

sales reps loaded for bear with virtually any price range for any department. And boy oh boy the margins can be nice. Commit

right now... register for the conference and exposition October 9-11 in San Antonio at the historic Menger Hotel.

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Joe McCullough



No Hurricane... THIS Time for TJA and the San Antonio Annual Conference

Yes, last year about this time Hurricane Ike clobbered Texas and we had to scramble to cancel the TJA Annual Conference. But this year it's about making those last minute item buys for the holiday season, enjoying some great training by Brad Huisken/IAS Training, and learning how to bulletproof your business from appraisal problems by nationally known consultant Bill Hoefer, editor of *appraiserunderoath.com*. In addition TJA has Trace Shelton, editor-in-chief of *INDESIGN* magazine, advising attendees about "Turning the Tables on Internet Competition". These presentations, along with networking with your peers and enjoying fall weather (hopefully), will make this year a very cool conference to attend.

We will have vendors on hand to sell some specialty items and to help you as a retailer round-out your inventory, so enjoy a great weekend in San Antonio.



Bill Hoefer



Brad Huisken



Trace Shelton

MARK YOUR CALENDAR: TJA CONFERENCE – OCTOBER 9-11, 2009

Hotel Deadline

Call for hotel extension date if you miss it.

Jeweler Design Contest Deadline – September 18, 2009

See program for details.

Registration Deadline – September 30, 2009

See contest form for entry details.

ALL INFORMATION IS ONLINE AT:

www.texasjewelers.org

TOUGH TIMES? TJA IS HELPING...
JOIN/RE-JOIN NOW...AND SAVE...

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(See... TJA membership forms this magazine issue)

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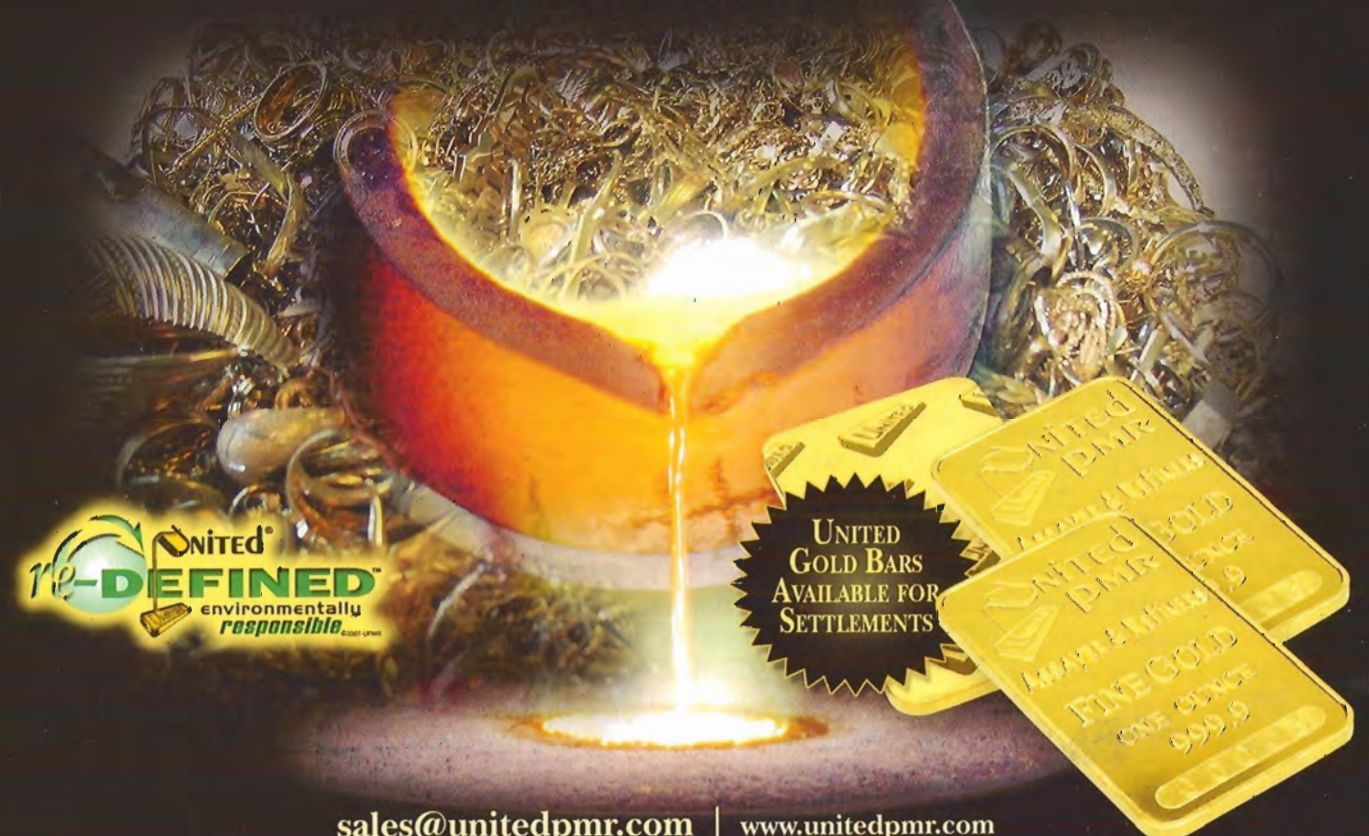
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Appraisals are Recession Proof

BY BILL HOEFER



Perhaps it was an overly footnoted trade journal article, or a posturing professional appraiser who pointed out the ills of appraising with the stealth of a ninja. The abettors are uncountable, but we can rest safely – albeit unsettlingly – on our shared feelings: We are a bit scared of rendering appraisals.

However, appraisals generate a noticeable profit – a profit sorely needed in today's economic anarchy.

Those retailers who offer appraisals as a service often see it as a hindrance rather than a money maker. Appraising is not the same as repairs. If you are thinking of appraisals as if they were repairs, then you are jumping over the dollars to get to the pennies!

Blow off the box top and set up a professional appraisal service that makes money. Most retailers who take their appraisal department seriously will agree that appraisals are recession proof. The customers just keep coming. The key is to

charge a proper fee, streamline the process and promote the service. Your store will benefit from what the appraisals spin off – repairs, remounting opportunities and sales. However, the benefit of bolstering your store's image in the community will far outweigh everything else.

Get Started Now

What does it take to set up a proper appraisal business? Start by becoming educated. Gemology is a must but so is personal property appraisal theory training. You may know about sales, gemology and jewelry but to put it into action, you need to know how to appraise. This is the most overlooked aspect of building a solid foundation for a valuation business. Standards, procedures, mandatory legal requirements and understanding how to analyze markets in order to determine a defensible value are part of a trained appraiser's arsenal. Gemology does not teach these much needed points.

Acquire the basic equipment to do the job accurately. In addition to gemological gear, start building a library. Not just appraisal theory books, but also product knowledge references such as trademarks, specialty books on period and antique jewelry, specific gem books, timepieces, etc. Put your equipment and library in full view of your saleroom. Show off that you conduct a professional service. Hang those coveted diplomas on the wall. And whenever the opportunity arises, point out to your customers that you aim to be the best in your area.

If you cannot or do not want to invest into an appraisal service, consider working with an independent who is qualified. Two types of service are available, either clinics or service accounts. With appraisal clinics, the appraiser sets up an event and meets customers all day by appointment. This event should be repeated each month (or more if you have a need). Or the appraiser can drop by and do the appraisals on a "back room" basis. The first approach is recommended as it builds your image and customers love to meet the expert.

By the way, retaining an independent should be profitable enough to pay the wages of one of your employees. You set the appointments and provide the space, the appraiser does the work and you both make money – could there not be a sweeter deal?

An Appraisal is a Product

There are basically two types of appraisals. The majority of reports rendered are what are called "laundry lists." Avoid these skimpy appraisals and instead, produce a report that reflects the image of your store. If you are thinking "but I only charge \$35 for an appraisal" – then you must rethink what your image

is. Discounted appraisals send a clear message to your customers that your store is, shall we say, cheap. You do not need to be off the scale for fees but the fee should be commensurate for the task and liability. I took a call one day from a competitor who accused me of stealing his appraisal business. I pointed out how stupid that appeared since I charged twice the fee than he did. He hung the phone up on me!

Why would his customers pay me twice the fee? I sold the service. I did not offer the service but instead I sold it like a piece of jewelry in a showcase. When an appraisal customer calls to ask what you charge for an appraisal, don't tell them a fee and then be amazed that they simply hung up. Instead, challenge them to write down a few questions that they should be asking when they make their calls. Don't be surprised when they call you back and set an appointment even though other retailers have quoted low ball fees.

Sell

You must sell and close the sale. Say to your customers, "This is a significant piece, when was the last time you had it appraised?" Then tell them about your professional service and close the sale by setting them an appointment for your next event. Don't just do this a week before an event – do it everyday.

Contact a local insurance company that insures jewelry. Ask them for brochures to provide to your appraisal customers. Guess what – they will send you their customers who need appraisals.

Add a page to your website that is about appraisals. Get testimonials to spice up the page. Do a question and answer (Q&A) page on valuations. Educate the public on what it takes to be a professional appraiser.



Displaying the Product

The report must have a professional look. Color pictures are a must and make them larger than the usual postage stamp sized pictures you see in most reports. The cover must be unusual – not just a stapled stack of letterheads. Look into some binding options that will enhance the look and feel of your product. Keep a sample handy to impress customers.

Render a "What to Bring" card that also has the appointment date and time on it. Let them know that laboratory reports, previous appraisals as well as receipts are important to appraisers. Tell them to drop by early so you can clean their jewelry and pre-examine it for possible repairs. This also provides time for admiring their treasures – remember that jewelry is a personal item and owners like to tell others the stories behind their heirlooms. They will feel that they are visiting someone in their home rather than in some stuffy jewelry store. This

builds a relationship that translates to customer loyalty.

After All

Whether you're starting from the ground up or tackling an appraisal service makeover, seeing appraisals as a valuable professional service will inspire you to shore up your store's image as well as make new clients.

Bill Hoefler will be presenting "Bulletproofing Appraisals" at the upcoming Texas Jewelers Association Annual Conference in San Antonio.

Hoefler is a nationally known appraiser, author, and lecturer. Prior to becoming an independent appraiser, he owned a jewelry store, Master Jewelers. Hoefler has been a professional gemstone and jewelry appraiser and consultant for over 20 years, and a recognized expert witness in his field for many of them. Contact him at Editor@appraiserunderoath.com.

Coming Out Of The Recession

Creating An Opportunity Mindset

BY JOE CALLOWAY



Hopefully you didn't miss it. It's been dominated the news for a year. It's been described as difficult, daunting, and even devastating. People have referred to it as a meltdown and a disaster. It's the recession. But no crisis can last forever. One day soon, we'll wake up and the recession will be nothing but a memory. If you act expeditiously, you will be able to capitalize on the business opportunities that the recession has created.

The recession that we are currently emerging from continues to present what may be the greatest opportunity you'll ever have to advance your business, accelerate your strategy, and gain significant market share over your competition. There are three reasons this is true:

- **Some of your competitors checked out.** They dug in, hunkered down, and chose to ride it out, leaving an opportunity for your business to garner market share. Motivational speakers told everyone to "refuse to participate in this recession." You should hope that your competition did just that. Recessions create incredible opportunities but you have to jump in and take advantage of them.

- **Change in the economy creates changes in leadership.** In a recession, customers, whether business or retail, gravitate toward strength and leadership. Drastic change can cause existing market leaders to hesitate or falter, creating a vacuum for you to move into. It can also

give market leaders their best opportunity to extend their lead, showcasing their strengths as the also-rans run for cover. In marathons the lead usually changes hands or is extended in the toughest parts of the race.

- **Mindset becomes more important than ever.** Mindset, or the way you think about business, becomes even more important in a recession. A company with a mindset, or culture, of everyday innovation and relentless improvement can improve its position more quickly now than ever before. It's been said that a recession is a reallocation of money from the timid to the bold. Be bold.

There are those who will say that to talk of the opportunity of a recession isn't being realistic. They are wimps. Nothing is more realistic than to act on the opportunity presented by economic upset. A real estate broker who worked through the great economic meltdown of 1980 (when the prime rate reached upwards of 20 percent) said, "God has given our competition the opportunity to find another line of work. It's our job to help them do just that."

It's all about your mindset. If you refuse to see the opportunity of the recession, or any other circumstance for that matter, there's no way you can take advantage of it. The following are key components in creating an opportunity mindset that can make the recession work for you:

- **Begin with the end in mind.** Most companies execute business strategies without having a clear, compelling idea of what they are aiming for or how to get there. Know exactly where you want

the new economy to take you. Clarity of your vision and your goals is the starting point for an opportunity mindset.

- **Stop talking about it - take action.** Successful organizations and individuals have a great propensity to action. While others talk about what to do, leaders do it. Don't let the after effects of the recession freeze you into inaction.

- **Be willing to fail.** If you are waiting until you are 100 percent sure of success before you try a new idea, then you'll never do anything. Winners know that even if an idea fails, they gain new information, which puts them on the correct path. The recession changed all the rules. The marketplace is looking for new ideas.

- **Give up being an expert.** Experts get caught in the "I know how to do this" trap. If you are successful, all that means is that you know how things used to work. It means that you can compete and win in markets that no longer exist. Today's a new day with new challenges that will require new approaches. The best lessons are learned after you know it all. Be passionately curious and always look for the new best idea. Recessions create new realities. Be open to them.

- **Improve relentlessly.** No idea gets more lip service than this: "To be competitive we have to be better tomorrow than we were today." What did you do so far today that made you better than you were yesterday? It's a rough question because even though our intentions about improvement are good, it's difficult to actually take action that improves your performance. Look at everything you do with the permanent question in mind of "how can I make this better." You can't take advantage of the end of a recession if you do things the way you've always done them. Look at what you do with renewed vision.

It may seem slightly preposterous, but there are beneficial byproducts that are yielded to those who embrace a recession as a premier opportunity to both grow and succeed rather than a time to hunker

down and take cover. Understanding that the recession, ironic as it sounds, could be the most opportune time to grow your business and command more market share is essential. Then, taking ownership of a new, multi-faceted mindset will help your business flourish, regardless of the economic climate.

Joe Calloway is a partner in Engage Consulting Group, and author of several

best-selling business books including the newly revised edition of "Becoming a Category of One," (August 2009, Wiley). Corporate heavyweights BMW, American Express, IBM and many more have sought his insight into today's marketplace. Joe provides consulting to help companies accelerate their strategies and make their visions reality. To purchase his books or hire him as a consultant, visit www.joecalloway.com or call (615) 383-2249.

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When Did We Stop Buying Diamonds and Start Buying Paperwork

BY J. PATRICK VOLK, J. PATRICK DIAMONDS INC.

The internet is a tool only, meant to educate and promote consumer commerce – allegedly far faster and cheaper than business transactions in the real world. In the real world, buying decisions are based not only on price but also the reality of seeing, feeling and sensing what you're buying, and actually experiencing that diamonds are not widgets. Not all diamonds of similar size and quality are equal – far from it. Making a buying decision on a loose diamond based on information only, regardless of what the diamond report or certificate says, is no guaranty that the diamond you are buying will actually have fire and life, or "personality" so to speak. The fact that a diamond has the "Ideal", "Hearts & Arrows" effect still is not a guaranty of sheer radiance and true beauty.

You can have five diamonds all the same quality and carat weight next to each other and there will be differences between them; some will stand out where others will not. You lose this advantage completely when buying blind or without professional assistance from a trusted local jeweler who, by the way, will stand behind that purchase in most cases as long as you own the diamond and the ring that you purchase from them. This is something the Internet cannot deliver once you make your purchase.

If you have your diamond mounted, you are on your own. In other words, zero customer service or support.

There is comfort in knowing that any issue you might have can be rectified with

a short drive rather than a long distance gamble.

Given the proper information such as shape preference, quality and budget, a jewelry professional should be more than capable of making your important diamond purchase much easier without risk.

Having the resources available to the trade, they should do most of the leg work for you and actually speed up the process. So by using their knowledge in the selection process it truly allows the consumer the advantage of making an easier and more intelligent decision when it comes to selecting a diamond.

There is a reason some diamonds are cheaper than others of like size and quality. A lot is availability, a combination of make and sheer natural brilliance of the gemstone. A true beauty is one that will not be sold at a fire sale or discounted price. What you will get with a fire sale price is without question an inferior crystal. Truly beautiful diamonds are like fine art; you cannot possibly appreciate the diamond's true beauty without you and your jewelry professional first seeing them compared to others, allowing you to purchase the absolute most outstanding diamond available to satisfy your specific needs.

Retailers should find a trusted, knowledgeable jewelry professional in their area. Ask for qualifications. Make sure you are dealing with someone who has credentials and resources that guaranty you are in good hands – someone who will work for you to earn your business and support your jewelry purchase for as

long as you own it. Put the romance back in the process and be treated the way you should when making this very important emotional purchase. Supporting your local community benefits everyone, including you.

Remember, the few extra dollars that you may or may not save by buying on the internet could possibly cost you far more in the long run.

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TEXAS Jeweler Association 2009

70th Annual Conference and Exposition

October 9-11, 2009 • San Antonio • Menger Hotel

It's San Antonio this coming October!
Come join the Texas Jewelers Association
70th Annual Conference and Exhibition at the
historic Menger Hotel

FOR CONFERENCE QUESTIONS

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email: jmccullough@assnmgmt.com

DRIVING Most TJA conference participants at this year's TJA 2009 Annual Conference and Exhibition will find that a 3-4 hour drive (one tank of gas!) will get them to San Antonio from most major metro areas in Texas. Some travel distances include: Austin/108 miles, Corpus Christi/145, Dallas/282, Houston/199, and San Angelo/218. It is not a long drive for most, and is surely worth the extra effort to get to a national destination like San Antonio.

FLYING If you wish to fly, the San Antonio airport is only 15 minutes from downtown. Airlines that service San Antonio include: American, Continental, Delta, Express Jet, and Southwest. Check online for details.



TJA 2009 Conference Tentative Schedule

Tentative schedule is subject to change. The TJA Conference Onsite Program will contain final TJA conference schedule and hotel room assignments.

Friday, October 9, 2009

6-7 p.m. Hotel/Bar Only- Dinner on your own or with the TJA networking group
9 p.m. Informal Social gathering - See Hotel lobby room posting

Saturday, October 10, 2009

11 a.m. - 6 p.m. Registration
8-10 a.m. TJA Board Meeting
10 a.m.-noon Exhibitor Set Up
noon - 5 p.m. Exhibits Open
1-2 p.m. **Maximizing Your Holiday Season Sales - Brad Huiskens**
2:15-3:15 p.m. **Bullet Proofing Appraisals - Bill Hoefer**
3:30-4:30 p.m. **Round Table Discussions**



TJA Share Fair Session

The Highly Anticipated Peer to Peer Round Table Discussions

PARTICIPANT NOTE: The TJA round tables "rotate table participants" every 30-45 minutes for maximum multiple topic participation.

Share Fair - Round Table Topics:

- Business Mark-ups
- Employment: Hiring, Firing and Other Issues:
- Marketing: Facilitator: **Brad Huiskens**
- Internet \$\$: Facilitator: **Trace Shelton**
- Retirement/ Business Transitions: **Federated Insurance**
- Appraising Jewelry: **Bill Hoefer**

4:30 - 5:30 p.m. Visit Exhibitors
6:30 p.m. TJA Group Dinner Party on the Riverwalk- Lone Star Cafe

Sunday, October 11, 2009

7:30 - 8:30 a.m. Breakfast
7:30 - 9:30 a.m. Exhibits Open - Visit the Exhibits (Closed for lunch)
9:30 - 10:15 a.m. **Bulletproofing Your Business, Bill Hoefer**
10:15 - 11:00 a.m. **Maximizing Your Holiday Season Sales, Brad Huiskens**
11:00 - 11:45 a.m. **Turning the Tables on Internet Competition, Trace Shelton**



Texas Jewelers Association 2009 70th Annual Conference & Exhibits

San Antonio, Texas

REGISTRATION FORM

October 9-11, 2009

Registration form also available at www.texasjewelers.org. If you need another registration form for a colleague, feel free to photocopy this form. To receive the early bird discounted fee, pre-registrations must be postmarked, faxed, or received online by October 1, 2009. Plan to register on-site at a higher fee after 10/1/09. Do not mail forms to TJA office after 10/1/09. A Full Enrollment Registration fee admits you to all functions. Your Full Enrollment Conference Badge is your admission to exhibits, all sessions, and conference meals & functions. A receipt will be included in your packet at registration check-in. Refunds will be processed after the conference if a written request is sent before 9/30/09. There will be a \$25 processing charge on refunds.

Special Assistance

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☐ I have special dietary needs.
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Complete this entire form. Type or print clearly for each registrant.

First Name / Registrant _____ Last Name _____
Badge Name _____
Spouse or Staff Name(s) Registrant _____
Place of Employment/Company Name: _____
Mailing Address _____ City/ST/Zip _____
E-mail address (required for confirmation) _____ Phone: _____

NOTE: If you are a retail store owner, spouse, or store manager, you pay either the TJA Member or Nonmember "Full Registration Fee." If you have employees, they can choose from and add to selections below.

Registration Fees

Postmarked After 10/1/09 will not receive refunds.

Full Registration - Full Attendance

(includes all meals, seminars, and social functions)

☐ TJA Member or Staff: Full registration

(includes all meals, seminars, and social functions.)

☐ TJA Member or Staff:

(includes only seminars, and Exhibit Hall only-meals extra)

☐ Nonmember or Staff: Full registration

(includes all meals, seminars, and social functions.)

☐ Nonmembers or Staff:

(includes only seminars, and Exhibit Hall only-meals extra.)

One-Day Attendance only

Saturday Only (includes seminars, Exhibit Hall, and reception)

Sunday Only (includes seminars, Exhibit Hall, breakfast & luncheon)

Additional Meal Tickets

(must be purchased by September 30, 2009)

Saturday Reception.....\$25 each _____ Quantity \$ _____
Sunday Breakfast & Luncheon\$35 each _____ Quantity \$ _____

TOTAL \$ _____

Credit Card Payments:

Select One: ☐ AmEx ☐ Discover ☐ MasterCard ☐ Visa

Account # _____ Exp. Date _____

Cardholder's Name _____

Cardholder's Phone _____

Billing Address _____

City/ST/Zip _____

I authorize TJA to charge my credit card \$ _____

Signature of Cardholder: _____ Date _____

I authorize TJA to charge my credit card and understand the bill statement will read Texas Jewelers Association.

Check Payments

For office use: _____

Date received: _____

Amount: \$ _____ Check # _____

Mail this completed form with registration payment to:

TJA
1306-A West Anderson Lane
Austin, TX 78757

If paying by credit card you may fax to 512/454-3036 for fastest registration; or register online at (www.texasjewelers.org). A receipt will be enclosed in your registration packet.

For Questions: 512-454-8626

Texas Jewelers Association Annual Membership Benefits

► TJA - HEALTH, DENTAL & VISION

Through your association membership you have access to discounts and savings to many exciting products and services. They are offered through a wide range of categories from partner vendors who understand the importance of the buying power of an association's membership. You will find savings in the areas of Insurance Services, Consumer Products, Travel & Leisure, Auto Services and beyond. Your benefit program has been designed with your business and personal needs in mind. This is a program that is dynamically growing at all times with the addition of new products and services.

► CREDIT CARD PROCESSING & CHECK GUARANTEE SERVICES

Covenant Financial Solutions, as TJA's Preferred Provider, offers discounted processing rates through its affiliation with nationally recognized Visa and MasterCard processors, check processing services, gift card solutions, cash advance programs as well as an array of point of sale solutions to meet the specialized needs of TJA Members of all sizes. Covenant Financial Solutions also helps to fund activities of the Association and even pays a portion of participating Members' annual TJA dues. Keep an eye out for our regular bonus offerings to TJA Members! Contact: August W. Harris III, Covenant Financial Solutions, LLC, 101 West 6th Street, Suite 508, Austin, Texas 78701 - Phone 512.320.8808, Fax 512.320.8684, www.cfs-texas.com

► TARA - ELECTRIC BILL DISCOUNTS

TARA is the Texas Jewelers Association's exclusively endorsed vendor for electricity. Tara Energy has agreed to reserve its best rates for TJA members over the next several years. For additional information on saving and 20 -30% off of your Electric Bill call (888) 576-2428. Increased market competition through electric deregulation three years ago has resulted in an opportunity for you to switch to best-in-class suppliers of electricity and realize tremendous savings and superior customer service -- without compromising the stability of your electricity supply. As the Texas Jewelers Association exclusively endorsed vendor for electricity, Tara Energy has agreed to reserve its best rates for TJA members over the next several years. Tara has established itself as one of the most economical suppliers of electricity in the state. Tara's insights into the association industry, along with its stable track record and "best-in-class" customer service standards, make Tara an ideal partner for TJA. **Residential -Save up to 20% on your home electricity bill.** Simply visit the Tara Energy website at www.taraenergy.com and use the promotion code, TJA 0705.*

Commercial -Save up to 30% at your business operations. Contact Tara Energy directly for a savings analysis or to enroll as a new customer. * Call 1-866-GET-TARA (438-8272) Or Email TJA@taraenergy.com or Fax a Letter of Authorization along with an electricity bill. * Tara Energy may check your personal and/or commercial credit before enrolling you as a customer, and may require a deposit. Tara Energy will also verify your MIAT membership to receive the electricity discount.

► TJA - ONLINE WEBSITE RETAIL STORE LOCATOR

TJA members know that yellow pages and newspapers are no longer the emerging market for quick information on finding out things. The trend is "internet and specifically Google technology". The Texas Jewelers Association website is consistently in the top five of sites Googled by consumers searching for Texas jewelers. Shouldn't you be listed to promote yourself or add to your market place advantage?

► TJA - ANNUAL CONFERENCE AND TRADE SHOW

Annually, the association membership meets to elect officers and Board however, this is also a major time for networking with your peers, attend one of the share fair sessions which discusses all aspects of the jewelry business from employees to sales, to business systems. The annual exhibitors trade show allows you to pick-up on last minute inventory needs. Conference held in September and members receive a significant discount.

► TJA - DESIGN CONTESTS

Annually TJA holds several levels and categories of jewelry design which is entered into a jewelry contest and judged by your peers. The winning designs are recognized and plaques received which translate to beneficial recognition with in your stores for your customers to see. The overall winning piece chosen will go to our national contest and significant publicity both in Texas and at the national level for your store if chosen.

► TJA - MEMBERSHIP DIRECTORY

The TJA membership directory is published for the benefit of our members in order to create a comprehensive book entailing by city listings of members which we can ship to perspective customers, used as a networking tool among member jewelers, and as a resource tool for special dates, measurements and supplier listings of products and services commonly needed by jewelers.

► TJA - E-BLAST THEFT ALERT SYSTEM

TJA periodically sends out via e-mail detailed descriptions of robberies which may have occurred in your city or that may be on the way to your city. These descriptions often involve photographs, character MO's, and comments robbers have made that could clue you in on possible store procedures which could reduce your easy target status. Safety and information go hand and hand.

► TJA - MAGAZINE/NEWSLETTER "TEXAS JEWELER"

The TJA magazine is of the highest reproductive quality with process full color throughout the magazine. Always enclosed you will find industry news and articles from many of the top jewelers, watch design, marketers, sales, web consultants and a host of hench techniques which can pay for your annual membership in just one article. This magazine always carries a host of advertisers with the latest products and services which can enhance your business productivity to your fullest potential.

► TJA - LEGISLATIVE UPDATES AND MONITORING

TJA monitors and issues TJA legislative e-blast to members who need to be concerned about the activities at the Capitol. Increasingly legislators are in search of dollars and often the turn to business sectors to obtain those revenues for the state. TJA is in your business corner and always needs your membership support which can sometimes be costly. TJA is your Texas response method when quick action is needed.

► WEB SITE DEVELOPMENT BY EVOLUTION DESIGNS

Evolution Designs is proud to offer our members state of the art web design and information technology services at deeply discounted rates. Evolution Designs has brought the power of the internet and e-commerce to businesses of all sizes, nationwide. Courtesy of an exclusive arrangement association members will receive a 30 % discount on website design services and 3 months of free hosting with any new website hosting plan. Contact Evolution Designs for more information today. Jaimie Mottwiler, Product and Services Manager, Phone: 214-764-4215 jmottwiler@evolutiondesigns.net Phone: 866-44-EVOLVE



evolution designs

Texas Jewelers Association

1306-A West Anderson Lane

Austin, TX 78757

Ph:512/454-8626

Fx:512/454-3036

membership@assnmgmt.com

www.texasjewelers.org



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 for Texas Jewelers Association

☐ Renewal ☐ New Member

Company Name: _____

Address: _____

City/State/Zip: _____

Business Phone: _____ Business Fax: _____

E-mail: _____ Web site: _____

Contact Name: _____ Title: _____

TYPE OF BUSINESS: (Please check all that apply)

☐ Regular Retail Member ☐ I will abide by TJA Code of Ethics & Standards of Conduct

☐ Retail Jewelry Store ☐ Leased Department ☐ Other (please specify)

Total Number of Outlets _____ (Attach a list of outlets with complete addresses)

Total number of employees at all locations _____

Year Established _____ Do you collect sales/use tax? _____

Tax ID Number: _____

LIST BELOW TWO INDUSTRY REFERENCES (names, addresses, and phone numbers)

1) _____

_____ ()

2) _____

_____ ()

Renew Online at www.texasjewelers.org

ANNUAL MEMBERSHIP DUES

→ \$125.00

\$50 for each additional Store

\$

FIRST-TIME members deduct \$25

\$ -25.00 (First Time Members Only)

TOTAL

→ \$

PAYMENT INFORMATION

☐ My check is enclosed, payable to Texas Jewelers Association

☐ Please charge my: ☐ Visa ☐ Mastercard ☐ DISC ☐ AMEX

Card Number: _____ Exp Date: _____

Name on Card: _____

Billing Address of Card: _____

Signature: _____ Total Amount Paid: _____

☐ I have read and understand the Code of Ethics printed on the back of this form.

Signature: _____ Date: _____



**Become a
Member now &
SAVE \$25**

Any prospective member may deduct \$25 from first year membership dues

Simply fill out the complete form and send it with your payment to the address below.

Please mail your completed application with supporting documentation directly to:



Texas Jewelers Association
1306-A West Anderson Lane
Austin, TX 78757

Phone: (512) 454-8626

Fax: (512) 454-3036

www.texasjewelers.org

IRI Finds Some Positive Signs for Coming Holiday Season

Some positive economic notes preempt the 2009 holiday season, but retailers shouldn't expect consumers to open their wallets just yet. A new study from IRI of more than 1,000 U.S. households found that although increased optimism will prompt shoppers to spend, the majority will stick to a strict budget.

Nine in ten (90 percent) plan to make gift-giving a priority this holiday season. But while 77 percent reported plans to treat themselves and others, the number of consumers budgeting more than \$799 for gifts (23 percent) will fall 13 percent. Budgets of up to \$499 for gifts this year will increase by 11 percent, compared with 2008 numbers. Only 18 percent will shop without a list.

Shoppers will seek to find the best deals on gift purchases at mass retailers (77 percent) and department stores (65 percent). Predicted choice gifts were mainly electronics such as iPods and Blu-ray players.

Online shopping will grow in popularity this season. Fifty-nine percent plan to make purchase online, an 18 percent increase from 2008.

"The holiday season is not necessarily going to be worse than last year, but it will be different. First and foremost is that the retailers themselves need to recognize that this will be a year of conservative shopping," IRI Consulting and Innovation's President Thom Blischok said. He believes that people will be spending a bit more this year comparatively, but that "it'll be through two lenses—a lens of affordability and a lens of functionality."

Overall, consumer concerns over economic

issues have lightened. Food pricing concerns dropped by 20 percent, and worries over gasoline prices and utilities both fell around 10 percent. About five percent less reported that their purchasing decisions were swayed by the recession. Job security concerns (-1 percent) were still high.

Swiss Company Delivers Memorial Diamonds

Algordanza's memorial diamonds are the result of a finely-tuned process whereby the ashes or hair from a deceased loved one are turned into genuine human diamonds that will last forever. It's a unique way for the bereaved to remember those who meant so much to them when they were alive.

"Recently, a woman in Austin, Texas had a diamond made from her father's remains," Jared Parrish, director of sales and marketing for Algordanza, says. "The diamond was set in her engagement ring so her father could still walk with her down the aisle."

Algordanza's memorial diamonds are unique and are solely generated from cremation ashes or hair. Each production step is completely documented, and upon completion, the diamond is presented with a certificate of authenticity along with a chemical analysis of the ashes.

While mined diamonds require hundreds of millions of years to age, Algordanza's lab-grown gems typically take only a few months to form. The largest one offered is a full carat and takes up to one year.

So, how does it work? Carbon, chemically drawn out from the ashes or hair, is compressed into graphite in a high pressure, high temperature-growth environment.

The graphite undergoes the same process leading to rough crystallized diamonds which are then cut and polished.

The memorial diamond varies in color. Primarily, white, it may sometimes have a bluish tint, depending on the quantity of the element boron within the carbon. Just as no two human beings are alike, no two stones are identical.

Founded in 2003, Algordanza is headquartered in Chur, Switzerland. Currently, the company is represented in 17 countries with a goal of being present in all countries on all continents.

For more information visit: www.mymemorialdiamond.com.

U.S. Renews Trade Ban on Ruby and Jadeite from Myanmar

Congress re-authorized sanctions against Myanmar (formerly Burma), continuing the ban on the import of Ruby and Jadeite into the United States from that country. The bill was signed into law by President Obama on July 28, 2009.

The ban, first established in 2003, was broadened in September 2008, with the passage of the JADE Act. Since then, it has been illegal to import ruby and jadeite from Myanmar into the U.S. even if the stones were processed in third-party nations, such as Thailand, after leaving Myanmar. The original 2003 legislation allowed a loophole for stones that had been "substantially transformed" in other countries.

The U.S. imposed the sanctions in an effort to stop human-rights abuses on the part of the Myanmar junta against its citizens.

The Margarita with Salt on the Rim

Micro-pavé semi-mount ear stud enhancement

In 7 sizes from 3.25MM to 6MM center stone

Endless possibilities...

Series E49 in 14KT white (sold as semi-mount only)



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People you can count on.

"I lost everything in a robbery in 1996 and know the importance of insurance. Jewelers Mutual was there for me then and is there for me now."

— Susan Sadler
Susan Sadler Fine Jewelry Design
Tulsa, Oklahoma

Jewelers Mutual
INSURANCE COMPANY

800-558-6411 • www.jewelersmutual.com • YourInsuranceExpert@jminsure.com

**Health care premiums
must rise to keep up with
SOARING MEDICAL COSTS.**

**Assuming a 10% increase each year, a company
with an annual premium of \$100,000 could pay...**

\$110,000 the first year

\$121,000 the second year

\$133,100 the third year

\$146,410 the fourth year

\$161,051 in five years

**Federated's
DEFINED REIMBURSEMENT PLAN
can help keep costs from entering the
stratosphere - Here's how:**

- **You define your coverage level!**
- **You determine your cost level!**
- **You gain control of your plan!**

