

TEXAS

the publication of the
Texas Jewelers Association

Winter 2007

Jeweler

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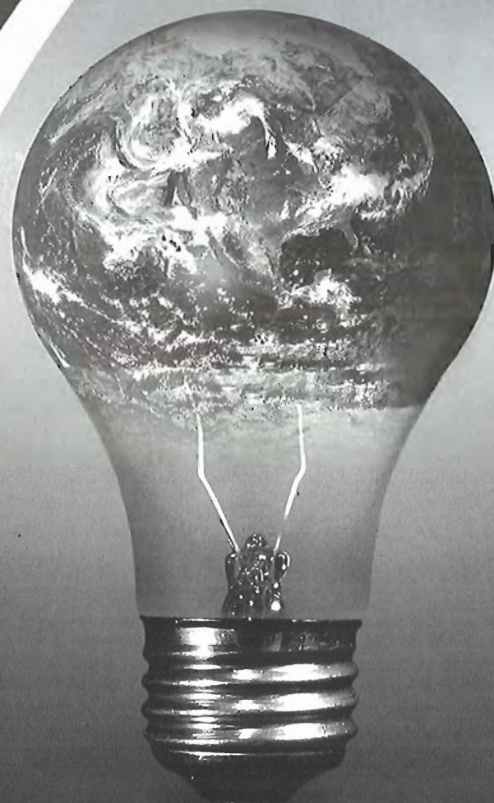
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Cover photo provided by Ziad Noshie of Almaza Jewelers of Houston. This piece was named "Best of Show" at the 2007 TJA Design Contest. The piece is created of eighteen karat (18kt.) yellow and white gold. It is set with nine (9) teardrop shaped freshwater pearls and five hundred forty-four (544) full cut diamonds. This piece will go to New York to compete in the national competition at the Jewelers of America convention.

Doug Jackson

Ready for the Season

HELLO TO EVERYONE OUT THERE IN our fine business of making people happy!

First of all, thanks to everyone who attended the TJA convention in Galveston in September. Also, a quick thank you to all of our vendors who attended and had a booth at the show.

We had a great time, ate some fabulous food, enjoyed a lot of excellent company and learned some neat things that will make us all more money.

We had some excellent speakers who gave us ideas that are worth lots of money. I personally set a couple of the ideas in motion when I returned to the store and feel like I have already paid all the expenses of the trip from the added profit. If you missed it, I'm sorry. You really should have been there, and

should plan to attend next year.

NOW, are we all ready for "the season?"

How are the supplies? Do you have gift wrap and all the sizes of boxes that will be needed? How about the bows, bags and all the other things we need in this business for the Christmas holidays? And most importantly, do you have all of your fast sellers in stock? If you are computerized, you should run the report on fast sellers to find out what you don't have and make sure you are covered in that all important area.

Now, let's talk about what kind of promotions, if any, you have planned.

Let's make sure the "I"s are dotted, the "T"s are crossed and we are ready.

Most all of these things should already be done since this newsletter should be out



Doug Jackson addresses the TJA annual conference and updates the audience on TJA's past year.

in November and I'm writing this in early October—but I'm just checking.

We have some very exciting things happening at TJA and we'd love you to be a part of it, actively. In the meantime, I want to wish each and every one of you a very succe\$\$ful and happy holiday season.

Thanks for listening and God Bless.

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2007 TJA Galveston Conference Features Fun & Sun

TEXAS Jewelers Association 2007 69th Annual Conference and Exposition

THOSE WHO ATTENDED THE 2007

69th Annual Conference and Exposition in Galveston were treated to a very casual and relaxed weekend of great presentations by nationally renowned presenters, and some fantastic seafood. Members and non-members had time to take in area sites on Galveston's famous Strand known for great shops, restaurants, dock-front dining and fishing boats. Others simply walked the beach on early morning walks or sundown strolls, dipping their feet in the ocean and getting some sand between their toes. However, we really did have some work related CE sessions.

Saturday Afternoon

Saturday afternoon featured the likes of **Jeff Crilley**, a Dallas TV reporter who is an Emmy Award winner. Jeff was making his second appearance with TJA and was extremely well received. Jeff provides audiences insight into the advertising and editorial worlds of both print and electronic media. When jewelers understand these gems of knowledge, they can use them to their media benefit for FREE PUBLICITY for their store. It's really not hard if you attended Jeff's class and, in fact, it has been easy for a number of attendees with astounding results. Jeff's personality is always evident and over the weekend he made many attendees very happy.

Another featured speaker was **Dalan Hargrave**, resident of Bulverde, Texas,

who enlightened everyone with his presentations on "Innovative Optics in Gemstone Design" and "Designing with Colored Gemstones". Dalan demonstrated the character and quality of his patented GemStarz designs, which feature a star cut internally and isolated on the stone's center by rings of brilliance. It is an adaptation of the Lone Star Cut, Texas' state gemstone designed in the 1970s.

Speaker **Douglas Hucker**, representative of American Gem Trade Association, discussed the sales techniques of presenting and selling VALUE and COLOR of gemstones in today's market of synthetics. Doug focused on the history of gem stones and how that history and knowledge can sell authenticity of genuine gemstones in today's marketplace. Proper gemstone maintenance and upkeep of precious gems was another aspect of Doug's presentation, who felt that the topic is not properly "demonstrated to customers" while in the

store. Throwing gems in a jewelry box, or other improper care, can reduce customers visual satisfaction for the lifespan of these precious gems.

Saturday Night

One would expect Galveston in September to provide a fairly quiet evening. However, many restaurants would not take reservations due to the crowds. You had to come early, and be prepared to stay late for an evening feast of some of the best lobster, crab, shrimp and fresh fish to jump on your plate. Tables in restaurants were packed past 10 p.m. and hotels were sold out on the island. So be prepared next time you go to Galveston because it is action packed in "G-Town". After an evening fest, many retired to the pool or the hotel bar or to the TJA president's suite on the top floor of the Hilton overlooking the moonlit Texas gulf, where it is rumored that gambling of historical proportion took place. "Texas Hold 'em" was the choice of the night and those who were learning to play learned a lesson. While some of the sharks swam for a while, they all surrendered to BIG BAD BOB. This traveling salesman claimed to be "lucky", but most believe he knew he had a table full of guppies and took down the whole table haul for that Saturday night poker event. Then he simply faded back onto the road, having left his mark in Galveston.

The Speakers



Jeff Crilley



Dalan Hargrave



Douglas Hucker



Linda Talley

Sunday Events

Linda Talley spoke on Sunday, providing another day of great education. She spoke to the topic of "*Did You Hear Everything Your Customer Didn't Say?*" which was a fascinating account of body language, facial expressions, mannerisms common to men and women and comments rolled into an hour and a half of audience participation. Linda helped identify every day common traits of human beings that are simply "not noticed" when in a discussion with a client. It was fascinating information that everyone in the audience was able to see and understand. Customers are telegraphing their feelings—it's just a matter of deciphering what they're saying. Attendees felt it was a very fun program and packed with some very serious information that could save thousands of dollars in sales.

Larry Johnson spoke to the TJA audience about first impressions and impressions potential customers are exposed to when they enter a jewelry store for the first time. Larry went even further when he tackled the "*Top 10 Mistakes*" retailers make while supplying the corrective measure necessary to get them fixed. These "take home" lessons were all about attending a TJA conference and bringing home new ideas. Larry loaded

the boats of all who attended his morning session with sales information that can put money back in hip national bank.

Share Fair

Sunday afternoon marked the ever popular "*Share Fair Session*" where retail store owners talk in small groups about issues common to all stores and solutions applied by their peers. Business mark-ups was facilitated by **Ronnie Miller** of Houston and Meyerland Jewelers. Meeting tables were packed also for "Hiring and Firing Issues" run by Jewelers Mutual's **Dave Champeau** and "Security Issues", hosted by security professional **Bruce Scates** of I VERIFY in Houston. Marketing was also a hot topic and was lead by incoming TJA President **Mark Priest** of San Angelo.

The point of all these great topics and the facilitators was that those participating LEAVE WITH GREAT INFORMATION AND NEW IDEAS that can solve their problems back at the shop. If you have never attended one of these you simply won't know what you don't know about ways to help your business be MORE successful. In tough economic times these ideas play a major role in the difference between success and failure.



Bob Singleton (left), AKA The TJA Poker Shark, TJA board member affiliate of SB&T Imports is recognized for his two years of service at the banquet.



Kourosh Malakan of Malakan Diamond Co., a TJA sponsor, gives a short visual presentation on their California company at the TJA luncheon.



Board member affiliate Steve Konetzke of Jewelers Mutual is recognized at the banquet for his two years of service.

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The 2007

Texas Jewelers Association

DESIGN CONTEST



BEING ABLE TO EXPRESS ONE'S creativity in jewelry is always exciting, and that excitement was well represented in September at the Texas Jewelers Association convention in Galveston.

This year, 19 unique items were entered from around the state, competing in four different categories. Three categories represent work created by individual jewelers, from concept to wax carving/fabrication, stone setting and final polish. These categories are separated by the cost of materials (i.e. stones, metals, etc.). The fourth category was the "Open" category. The work presented in this group could be executed by multiple contestants and had no dollar level divisions or restrictions. The Best of Show is the one piece, among all

entries, that was voted by the majority of attendees to represent the best of design, craftsmanship, and quality of materials.

All of the categories included beautifully executed and designed pieces; and all were on display at the convention. Most of the jewelers, who entered their work, attended the convention and waited in anticipation of the final judging.

The judging was done offsite by two very well seasoned professionals from the industry, neither of whom had any direct connection to the jewelers entering the competition. All of the pieces were judged blindly, without identification. **Shelley Sandler**, an independent jewelry appraiser with clients across the country, and **Debbie Wetmore**, a professional studio jeweler/artisan whose

Amber Gustafson sets up the judging case in the exhibit hall for the **OVERALL design judging** of all pieces submitted.

artistic skill is represented by examples of her work in the Smithsonian, brought experience and depth to the judging.

Amber Gustafson of Amber's Designs in Katy, along with **David Harleston** of Lathrop's Gem Shop in Bellaire, organized this year's competition. "We are very excited with the entries this year," Amber said. "It is always a pleasure to see work from the creative minds of Texas jewelers, and to appreciate the different techniques used." With the success of the contest, Amber and David are looking forward to next year's competition, and to making every effort to enhance and expand the contest.

THE Design Contest WINNERS



Kip Stodghill/Galaxie Jewelers-Houston won for category 1 third place for designs under \$1,000.



Peter Barr receives multiple awards from TJA President Doug Jackson for 3 categories.

Category 1

MATERIAL COST UNDER
\$1000

1st

Peter Barr

Peter Barr Designing Jewelers

Ring - Tahitian pearl (7.5mm)/Enhanced blue diamonds (.26ct. total) set in eighteen karat (18kt.) rose gold.

Material cost - \$400.00.

2nd

Ziad Noshie

Almaza Jewelers

Pendant/Brooch - Blister pearl, thirty-seven (37) full cut melee diamonds, ten (10) princess cut multi-color sapphires (1.25ct. total), and four (4) full cut diamonds (.12ct. total) set in eighteen karat (18kt.) yellow gold.

Material cost - \$998.00

3rd

Kip Stodghill

Galaxie Jewelers

Ring - Fourteen karat two tone ring includes floral elements and is set with one (1) 8mm South Sea and one (1) 8mm Akoya pearl.

Material cost - \$410.00

THE Design Contest WINNERS

Category 2

MATERIAL COST
\$1000-\$3000

1st

Ziad Noshie

Almaza Jewelers

Ring – Oval shaped orange-pink spinel (3.53ct.) and forty-four (44) full cut diamond melee (.79ct. total) set in eighteen karat (18kt.) two tone gold.

Material cost - **\$3,000.00**

2nd

Steve Krichbaum

*Stephen Krichbaum
Designing Goldsmith*

Ring – Trilliant cut emerald (1.0ct.) and full cut diamonds (.56ct. total) set in eighteen karat (18kt.) two tone gold.

Material cost - **\$2,240.00**

3rd

Peter Bar

Peter Barr Designing Jewelers

Ring – Blue sapphire (2.12ct.) and full cut diamonds (1.01ct. total) set in fourteen karat (14kt.) white gold with eighteen karat (18kt.) yellow gold accent.

Material cost - **\$1,247.00**

Category 3

MATERIAL COST OVER
\$3000

1st

Ziad Noshie

Almaza Jewelers

Necklace – Nine (9) teardrop shape freshwater pearls and five hundred forty-four (544) full cut diamonds (9.24ct. total) set in eighteen karat (18kt.) white gold.

Material cost - **\$18,715.00**

2nd

Eric Wright

Village Goldsmith

Ring – Lavender star sapphire (7.89ct.) and two (2) trillion cut purple sapphires (1.40ct. total) set in eighteen karat (18kt.) yellow gold.

Material cost - **\$9,500.00**

Category 4

Open

1st

Steve Kriechbaum

*Stephen Kriechbaum
Designing Goldsmith*

Ring – Blue sapphire (2.67ct.), yellow sapphires (1.30ct. total), and melee diamonds (.75ct. total) set in platinum.

Material cost - **\$5,500.00**

2nd

Peter Barr

Peter Barr Designing Jeweler

Ring – Red spinel (2.64ct.) and black diamonds (.25ct. total) set in fourteen karat (14kt.) white gold.

Material cost - **\$1,654.00**

3rd

Ziad Noshie

Almaza Jewelers

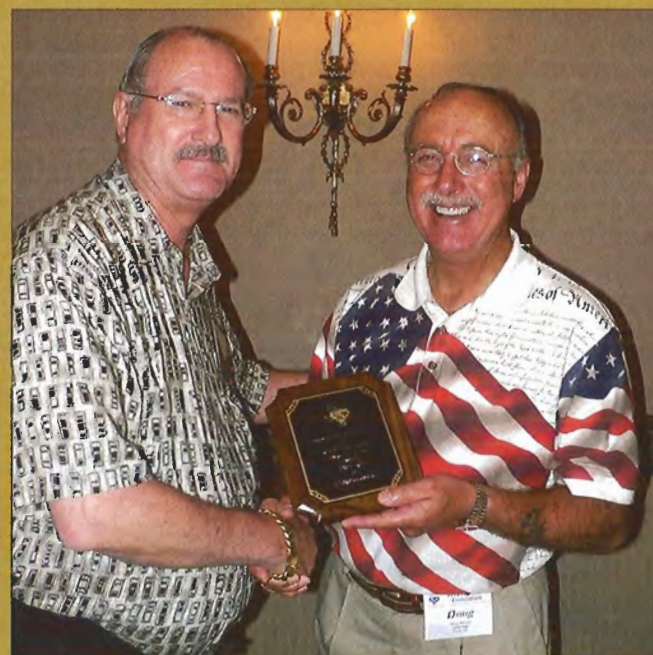
Necklace – Oval cut red coral (16), ninety-eight (98) full cut melee diamonds (.77ct. total), and forty-five (45) round rubies (.88ct. total) set in eighteen karat (18kt.) tri-color gold.

Material cost - **\$4,200.00**

THE Design Contest WINNERS



Lydia Noshie/Almaza Jewelers-Houston was awarded a grand total of 5 awards with top honor of "Best Overall" design.



Eric Wright/Village Goldsmith-Dallas receives a category 3 plaque and recognition.

Best of Show



Ziad Noshie

Almaza Jewelers, Houston

His winning necklace is from Category III. The piece is created of eighteen karat (18kt.) yellow and white gold. It is set with nine (9) teardrop shaped freshwater pearls and five hundred forty-four (544) full cut diamonds. This piece will go to New York to compete in the national competition at the Jewelers of America convention.

We would like to acknowledge the skill level and the beauty of all of our member jewelers' entries this year. We look forward to an even greater participation in next year's competition.

SHARE FAIR

Means Sharing Ideas

BY MARK PRIEST

IF SOMEONE WERE TO ASK ME WHAT

is the most beneficial part of any jeweler's conference, I'd have to say the "share fair" sessions. Sharing ideas and experiences on different topics sure can take the pain and misery out of flying solo. The recent TJA Annual Conference featured several round table discussions covering a number of different topics. The roundtable panel I was involved in focused on marketing ideas. Sure, we all have a notebook somewhere scribbled full of ideas picked up from one jewelry show here or a dinner party there. BUT DO YOU USE THEM? Well, for those of you who missed this "Share Fair" topic, I'm going to give you an outline of what was suggested (Good AND bad) along with 10 pages of ideas gathered over the last 5+ years. Amazingly, I have found that what works for one store doesn't for another. That's why it's so important to have a lot of ideas. Here we go.

- Wanna give your store a really true local taste? Google historical things from your area. How about old railroad tickets from 50 years ago to the old railroad station downtown.

- Football calendar for the local high school... call it "Hunk O' The Month"

- Weather Promotion – There are many ways this can be done. Our own TJA president, Doug Jackson, has experience with this. The concept is that a couple picks their wedding date and if it rains on their day, their wedding rings are free.

- Market your hoop earrings as "Diamond Anniversary Earrings."

- If you do a catalog, hook up with a local radio station for a contest... listeners call in and identify from the catalog a specific piece of jewelry based on hints and tips from the DJ.

- GET EVERY CUSTOMER'S EMAIL ADDRESS. Ask their permission to add them to your list. Offer monthly specials only to your email list. This is totally free.

- Have a toothbrush printed with the store name. When you identify a person in your store for the first time, offer to clean their jewelry. Then give them the toothbrush (and maybe a bottle of cleaner with your name on it) as a reminder of who you are.

- Give away jeweler's loupes.

- Have buttons made up for your employees that say "Ask Me About My Jewelry".

- Start a referral program.

- Send customer birthday/anniversary cards. EVEN IF IT'S ONLY THREE A MONTH. Then keep adding to it. It will become routine and at very little cost.

- Offer a premium jewelry box upgrade. For an additional \$20 or so, offer one of the large solid wood boxes.

- Print wine glasses with your name on them.

- On those special pieces of jewelry (especially those of you who do custom), write a short story about where the gemstones come from and how the design came to be.

- SPLURGE. Buy 10 customers \$25 gift certificates to a local restaurant. WHY? Because no one else is doing it!

- Learn non-verbal communication. Store sales will go up 10%.

- WEEKLY staff meetings. I know, we all talk about it but few of us do it.

- Call five customers who picked up repairs last week. Are they happy? Everything OK? Takes about 2 minutes per name. WELL WORTH IT!

All of these suggestions could best be described as ways to hug your customers. Not literally... although there are customers who like to be physically hugged.

We hear the term "brand name" and recognize the products associated with those brand names. It's really all backwards. Those are just recognizable names. It really should be all about us branding our customers so that all they say and do regarding jewelry completely centers around the store name. Our store name is deeply branded into their minds so that there is never a second thought about who their jeweler is and they are more than glad to tell the world all about it!

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The Color

PURPLE



By Diana Jarrett

WHICH CAME FIRST—THE VALUE OF a gem or the gemstone lover? While the jury is still out on that one, it's clear that in some cases enthusiasm for an adored gemstone by a designer can trigger an upsurge in collecting by the public. And when a jeweler adores a particular gemstone, it's bound to become linked with their brand. So it is with Judi Anderson of Bijoux Extraordinaire. Anderson's appreciation for the potpourri of colors produced in purple sapphire fuels her inspiration for original designs where each unique shade of purple sapphire owns the spotlight. Anderson insists that much of her clientele is colored sapphire savvy. And they may owe that

acquired taste to Anderson, who raves, "It's the hue! I personally am a huge fan of violet and purple colors. I also love the durability of sapphire; it's a great combination." Certain colored gemstones have seemingly always known global recognition. Still, other gems of rarity and beauty find their way into the international spotlight over time. Such is the case with purple sapphire. While natural purple sapphire is not a recent discovery, it is gaining momentum as a standout amongst fancy colored sapphires. In fact, fancy purple sapphires turn up as Old European cuts in Edwardian jewels, notes Suzanne Martinez, buyer for

Lang Antiques, San Francisco. The red-violet hues appear more often in vintage sapphire pieces, Martinez finds. Colored gemstone pricing guide publisher, (The Guide) Richard Drucker's annual "**Best Buys in Tucson**" presentation at the Tucson Gem & Mineral shows provide a much anticipated industry update. Designers want to know what they should buy to satisfy a sometimes fickle buying public. Retailers and designers need to know what they should be devoting their energy to creating. At the 2007 Tucson Shows, Drucker reported a curious shift among leading colored stones sold the previous year. Sapphire earned first place, with the number 5 slot going to fancy colored

LEFT Photo courtesy of Brellion Inc. **ABOVE** Natural purple (plum) sapphire provided by Bijoux Extraordinaire. sapphire. Drucker highlighted the increased demand for purple sapphire, commenting that they are not as yet readily available. The species corundum may be found as a clear crystal, and then it is marketed as white sapphire. Impurities, such as chrome, in corundum create a red gem, or ruby. When used alone, sapphire specifically means the blue variety. The rainbow of other colored sapphire formed by impurities are labeled "fancy colored sapphire", including the extraordinary lilacs to blue-violets of purple sapphire.

Corundum (ruby and sapphire) ranks highest on a Mohs scale next to diamond. The importance of this fact is not status—but rather utility. Ranking 9 on a Mohs scale indicates sapphire's extreme durability. Little pampering of this hard stone is required and an owner can expect years of pleasure from their sapphire jewelry, while it looks nearly new as the day they bought it. Purple sapphire is produced in Sri Lanka, Vietnam, Thailand and even Montana. Since the 1990s, Madagascar has produced an enormous quantity of fancy colored sapphire including purple, which has contributed to its broader recognition. Gemologist Charles Carmona, president

of Guild Laboratories, Los Angeles, also serves as World Bank Consultant to Madagascar at their gemology institute. Carmona points out, "Approximately 60 million years ago, Madagascar was part of East Africa so its gem wealth comes from the same geological deposits" And the frenzied obsession for colored diamonds celebrities are seen sporting at awards ceremonies have created a greater call for fancy colored sapphire. Because purple and other fancy colored sapphire's dispersion closely parallels that of colored diamonds, it becomes an affordable alternative to colored diamonds. A "fine violetish blue 4.66 carat certified natural oval cut sapphire"



The many shades of the **Purple SAPPHIRE**

ABOVE This natural purple (plum) sapphires were provided by Bijoux Extraordinaire. **RIGHT** Purple sapphire photo courtesy of Lang Antiques, San Francisco.



These photos show the same stone under different lighting conditions, a rare color-change 2.51ct sapphire, colored by vanadium, of Moguk Burma origin. One (left) is show in daylight, and one (right) in yellow light. Photo Credit: Wimon Manorotkul / Palagems

is wholesale priced at \$1,200 per carat at Pala International. By contrast, a similarly toned 8 carat natural purple diamond ring purchased for the wife of a basketball star set him back by \$8 million.

Rarely, purple sapphire exhibits a natural occurring color-change. The optical phenomenon in these purple sapphires observed when the stone moves from natural daylight to incandescent lighting and is the result of selective light absorption. Pala Gems recently showed an example of this curiosity on their website, with images of a 3.75 carat violet-blue radiant cut Madagascar fancy sapphire changing to purple under different lighting conditions.

Veteran colored gem dealer Laurie Watt of Mayer and Watt travels the world with her husband, partner Simon Watt. She finds purple sapphires more abundantly in Sri Lanka than at other mining sites for fancy sapphires, leading her to speculate that the unique geological environs of that region favor their production. "The rarity factor of purple sapphire's occurrence in nature, the durability of the stone, and the breathtaking purple hue bring to mind royalty,"

Lately, purple sapphire is featured in the most luxurious of goods. Tony designers are recognizing purple sapphire's charm when creating spectacular jewels; for both starring and in supporting roles with deluxe

jewelry. The much sought after Parisian jeweler, Lorenz Baumer, acknowledged for his flair of unusual 'gem' choices, such as meteorites and pebbles, mixes purple sapphire alongside other intensely saturated bold gemstones like rubellite and amethyst with dazzling results, in his current collection. At Zeira in New York, Sami Zeira, hand-fashions high carat gold, custom jewels reminiscent of exceptional old world craftsmanship. Fancy colored sapphire features prominently in his current colored gemstone picks, as evidenced with his 22kt yellow gold and diamond "Sunshine" pendant showcasing a vivid brilliant cut purple sapphire.

The predominating attribute of purple sapphire is the interminable range of purple, lilac, violet, reddish-purples and blue-violets to be found, Bijoux Extraordinaire's Anderson reflects. "If you're offered amethyst for instance, you pretty much know what the color will be." Because nature creates the surprising color combinations discovered in purple sapphire, Anderson envisions an enduring future for this jewel which has yet to reach broad public exposure.

Diana Jarrett (www.DianaJarrett.com) is a frequent lecturer on gem and jewelry subjects throughout the U.S. Most recently she earned the designation of Registered Master Valuer after successfully completing jewelry appraisal certification in the Master Value Program.

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Jewelers of America Releases Three New Online Courses

THE FIRST THREE COURSES COVER

topics that will help retailers close more sales in this prime shopping period

After extensive beta-testing of its J-Biz online course program, Jewelers of America has released three new online courses at its J-Biz Education Center at www.jewelers.org. Available in advance of the busy holiday sales season, the first three courses cover topics—such as selling colored gemstones and explaining lab reports and gemstone treatments—that will help jewelers and their sales associates close more sales in this prime shopping period.

"We know it's crucial for the J-Biz online courses to be not only convenient and affordable, but also engaging and worthwhile," says JA Director of Education David Peters, who designed the courses specifically for the web. "That's why our first online releases are focused on usable sales skills and knowledge that associates can take directly to the customer."

The J-Biz online courses cover timely topics in a format that gives sales associates quick competence to immediately enhance performance on the sales floor. They have been tailored to the schedule of a busy retail sales associate.



The first three courses are:

- **Counter Intelligence:** JA's popular Counter Intelligence training program—a comprehensive, multimedia self-study course—has been transformed for easy web learning. The course educates sales associates about professionalism, ethics and legal compliance. Students learn how to communicate information regarding precious metal quality marks, appraisals

and laboratory reports, synthetic and imitation gems, and treatments.

- **Communicating Color:** Selling Colored Gemstones After taking this in-depth course, a sales-person would have practical knowledge about popular faceted gems and gemstone sources, colored stone value factors, gemstone enhancements and disclosure, and proven techniques to close more colored stone sales.

- **Treatment Talk:** Discussing Gemstone Enhancements This informative, easy-to-follow course covers different types of popular treated gemstones found in most stores, stability and care and cleaning issues, and proven techniques to help a sales professional communicate this information simply and positively to customers.

All courses are self-study and structured in short sections, so that they can be conveniently started and stopped to fit any busy schedule. Students can also take the entire training course at once, if that's preferable. The online courses include games, quizzes, and audio narration to motivate users as they learn. They received enthusiastic reviews from beta-test participants. "I would definitely recommend the course to others. In fact, I can't wait to take more myself," says tester

Erika Matson, AJP, of Ben Bridge Jeweler.

JA online courses are also designed to assist retailers in their overall professional development plan for staff. Retailers can incorporate the individual curriculum topics into their staff training. The online course topics also correspond to the information necessary to complete JA's professional sales and management certification. JA has made it easy for individuals or retailers to purchase courses; owners or managers can buy multiple courses for their staffs, and they will receive a unique password for each individual employee.

"JA's J-Biz educational initiative intends to bring the independent retail jeweler into the 21st century. The online course component helps to meet this goal, by delivering high-quality education programs directly to retailers, in a format that is affordable and easily accessible wherever jewelers are," says Matthew A. Runci, JA President & CEO.

Courses are available exclusively to JA members at the J-Biz Education Center at www.jewelers.org. Visit the J-Biz Education Center for more information.

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Working With Family

BY CHARLES R. MCCONNELL



WORKING WITH FAMILY MEMBERS

can be everything from pleasant, productive and rewarding to divisive, frustrating and decidedly unpleasant. The proximity driven by work can bring family members closer together in satisfying relationships, but it can also create stressors that foster hard feelings and drive people apart. All is dependent on the personalities of the individuals involved, their understanding of their roles and their willingness to accept them, and the prevailing style of management. In this article, we'll address working with family in two contexts: the

family-owned and operated business, and the employment of relatives in a business that is not family-operated.

As far as the family-owned-and-operated business is concerned, it's not possible to say with absolute certainty whether working with family members in day-to-day activities holds more advantages than disadvantages or vice versa; it can go either way depending on a number of factors, including the following:

- How much potential is there for competition among family members and is it likely to be healthy or unhealthy

competition? When there are more ambitious family members than there are good positions or there's a limited amount of recognition and reward to go around, the potential for trouble is present. For example, in one particular company, the competition between two brothers who were both after the same position became so intense that eventually each was spending an increasing amount of time and energy trying to elevate himself, often at the other's expense. Only one could have what they both wanted, practically ensuring that one would become a resentful "loser" who felt the other was unfairly favored.

- Family members will know each other much better than people who are together for work only. This can be good or bad; one can know the whole person including his strengths, capabilities, interests better while also being biased by knowledge of personal characteristics (shyness, excess ambition or lack of ambition, etc.).

- Work-related problems can be taken home, where differences arising on the job can continue. Also, home-related problems can readily be taken to work when people who live together work together as well.

- Some people (like spouses, for example) who are together for much of their off-work time as well as every workday experience problems related to overexposure of each to the other. Depending on personality and temperament, this constant togetherness can either be strength or weakness.

For the family-owned-and-operated company to do business successfully and with minimal internal stress, it's essential that:

- Everyone involved, whether family members or others, understands his role completely and knows who does what, the boundaries of everyone's authority and who wields the ultimate authority when disagreements arise.

- Favoritism—even the perception of favoritism—be avoided at all times.

- Everyone involved, whether family

members or others, be subject to the same rules and policies and equal treatment. This is especially important where disciplinary issues are concerned.

The family-owned and operated business can often be a poor employment choice for a non-family-member because of the perception—and often reality—of strictly limited opportunity. Sometimes a family member will advance over a non-family member who may be more deserving or better qualified. Consider the company in which individuals of three generations held the firm's three key positions in order of longevity. This situation didn't offer much of a future with this company for two non-family low-level supervisors, especially with two more third-generation family members working at the same level.

As for businesses in which people related to each other might be employed: by policy, many companies forbid the hiring of relatives of employees in any capacity. Some firms permit the hiring of relatives, as long as people related to each other aren't placed in the same department or chain of command.

Prohibitions like these may be broader when certain functions having across-the-board influence, such as top management or human resources, are involved. It's often forbidden for relatives of people in these functions to be employed anywhere in the company because of the potential for influence—real or perceived—on how they are handled. For example, what manager wouldn't feel at least somewhat uneasy about initiating deserved disciplinary action against the CEO's son or the human resources director's sister?

The majority of employers who permit the hiring of relatives also forbid the placement of relatives in a superior-subordinate relationship. This sort of arrangement can be deadly. Even if there's never any overt favoritism, there's always the potential for and perception of favoritism. To the perceiver, perception is reality, and the perception of favoritism is frequently present whenever people related to each other and working for the same employer have an on-the-job relationship.

Article courtesy of the NFIB.

Winter 2007

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When Clients Won't Pay

Tips for collecting money you're owed

BY SHANNON MCRAE

KEN HONNIG DOESN'T LIKE TO BE A pest—he'd rather exterminate them. But when clients won't pay their bills, Honnig, the owner of Burlington, N.J.-based Expert Pest Control (www.expertpestcontrol.com), has to bug them.

Most small-business owners don't enjoy accounts-receivable duties. Unanswered phone calls, awkward conversations or rude comments are sometimes part of the process. But since getting paid is a crucial part of doing business, having a debt-collection strategy pays when clients won't.

Fortunately for Honnig, only 2 percent of his clients have payment problems, he estimates. When he notices delinquent accounts, Honnig writes letters, calls or even mentions the unpaid bill when he visits the customer's house for monthly pest-control service. Stopping service for chronic late-payers is a risky move for his business, he says, because of New Jersey state laws. "We

write a contract to do a monthly service," he says. "If they don't pay, and we cut them off, we're still obligated if they get infested with something."

If you face a stack of unpaid invoices, consider these tips for collecting what you're owed:

1. Screen potential customers. Avoid the problem up front by performing credit checks on all clients. The three nationwide credit-reporting companies—Equifax, Experian and TransUnion—provide business as well as personal credit reports. Some business owners worry that checking credit history will turn off a new customer, but it's an essential part of business that can save you a lot of trouble in the long run.

2. Write it down. Especially important for service-based businesses, be sure you provide customers with a written explanation of the scope of services, how extra costs are incurred, how often you bill and when payment is due. Don't get caught

in a your-word-against-theirs disagreement if a client claims he didn't approve your work and, therefore, won't pay.

3. Be consistent. Send bills regularly and monitor money coming in. When clients don't pay promptly—usually within 10 to 30 days, or whatever you've agreed to—immediately follow up. Don't let unpaid bills linger and then demand payment months later.

4. Keep your cool. Though it's frustrating when a client won't pay, control your temper, says Beth Gaudio, senior executive counsel for the NFIB Legal Foundation. "It's important for business owners to understand there are many laws that restrict or prohibit aggressive collection tactics," Gaudio says. Laws vary by state, so contact your attorney, your state's attorney general or your state's consumer protection agency to determine if your state has enacted a fair debt collection law. "If you violate the law, you could end up paying the debtor in the form of attorneys' fees, costs and other penalties," she says.

Calm, Cool and Collected

To avoid legal trouble, the NFIB Legal Foundation's Beth Gaudio cautions against any of these actions when collecting unpaid bills:

*Calling or communicating with the debtor so frequently that it could be considered harassment.

*Threatening to use physical force to collect a debt.

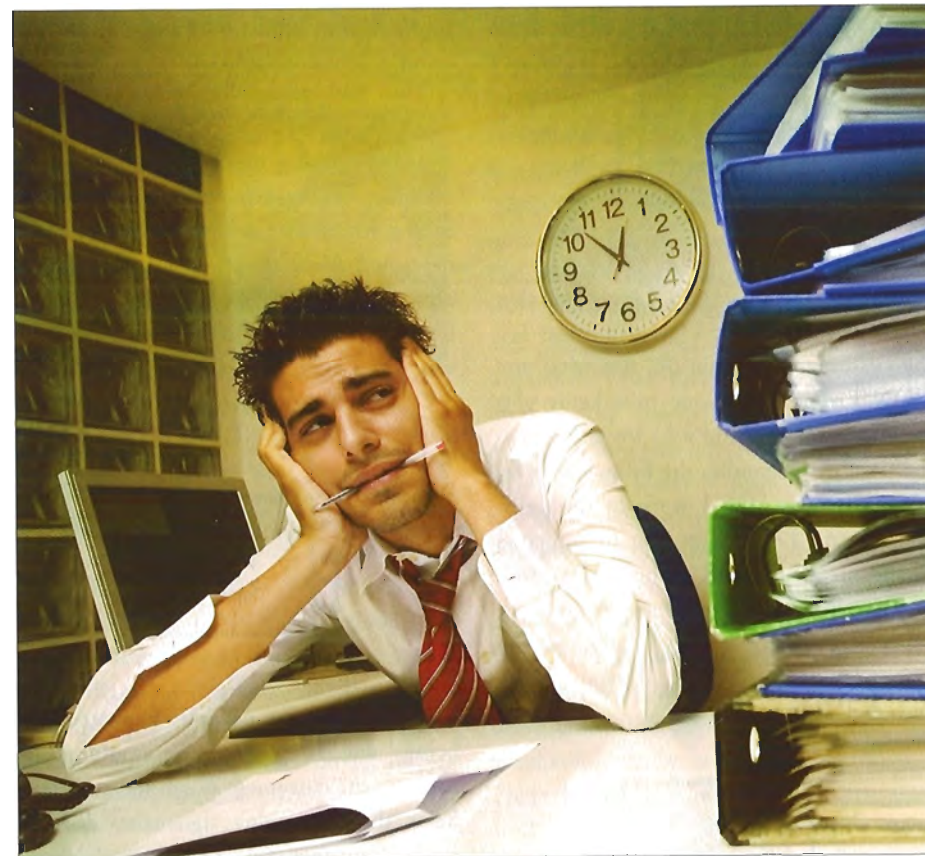
*Using obscene or abusive language.

*Communicating with the debtor's employer or family members.

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www.texasjewelers.org

Understanding the New Federal Minimum Wage



retail or service stores, agriculture, or colleges and universities, but only if the employer first obtains a certificate from the DOL under the "Full-time Student Program;"

- Student learners who are high school students at least 16 years of age and enrolled in vocational education courses, but only if the employer first obtains a student learner certificate from the appropriate Regional Office of DOL's Wage and Hour Division;

- Handicapped workers whose earning or productive capacity is impaired by physical or mental deficiency or injury may be paid less than the standard minimum wage, but only if the employer first obtains a certificate from the appropriate Regional Office of DOL's Wage and Hour Division.

In addition, businesses will need to update the Department of Labor's required "Federal Minimum Wage" poster. Employers can get a free copy by visiting the Department of Labor's Web site (www.dol.gov) as the compliance date approaches.

Article courtesy of NFIB.

ON MAY 25, 2007, PRESIDENT George W. Bush signed into law the Fair Minimum Wage Act of 2007. This legislation will raise the current minimum wage of \$5.15 per hour to \$7.25 per hour by July 2009, in three phases:

- Phase 1: Beginning on July 24, 2007, the minimum wage will be \$5.85 per hour
- Phase 2: Beginning on July 24, 2008, the minimum wage will be \$6.55 per hour
- Phase 3: Beginning on July 24, 2009, the minimum wage will be \$7.25 per hour

This minimum wage applies to all employees who meet the current criteria set forth in the Fair Labor Standards Act. The FLSA requires employers to pay covered non-exempt employees at least the federal minimum wage. Exceptions include:

- Employees younger than 20 years old, for up to 90 days;
- "Tipped" employees;
- Full-time students who are employed in



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5 Five Ways to Sabotage Your Business

BY NANCY FRIEDMAN

BELIEVE IT OR NOT, THERE ARE many, many ways to sabotage your business. And, chances are, your staff is doing some of these now, without your even knowing it. And worse yet, you've probably even heard some of this yourself (ouch!). That's the bad news.

The good news is, through our many Telephone Doctor surveys, we're able to bring to you the top five sabotage practices and then show you how to neutralize the effects. So, get ready. You and your staff are about to be in a much better position to handle: The Five Top Ways to Sabotage Your Business Today:



1. It's Not Our Policy

This, unfortunately, is used more as an excuse than anything else. It's a sure thing that the employee has not been shown how to explain a policy to someone. This phrase is used, then, more as something to say when the employee doesn't know what to say. The customer then calls that an "excuse."

When the customer hears "it's not our policy," they immediately respond (usually silently) with, "WHO CARES?" What a business needs to understand is, no one but the management and staff cares about your policies. Do you really think the customer says to himself or herself as they enter or call your place of business, "Gee, I wonder what their policy is on this issue?"

All this being said, there are companies who do have policies that make it more difficult to work with them than with others. So here's a suggestion: Decide on your policy, then work as a team with your staff to find a positive way to explain it to the customer. Otherwise, it'll be the customer's policy not to do business with you!



2. It's Not My Department

Well, then who's is it? Let's remember one of the Telephone Doctor mottos: Tell the customer what you do, not what you DON'T do. If someone mistakenly gets to your extension and asks for something that you don't handle, the following is far more effective: "Hi, I work in the paint department. Let me get you to someone in the area you need." This is far more effective than telling someone it's not your department. (Let's not say, "YOU have the wrong department." Take full responsibility with the "I" statement.)



3. My Computer's Down

Yeah, yeah, yeah. We've all heard that one. And Ouch! That one hurts because there are still many customers who remember the days BEFORE the computer. My goodness, how did we ever survive? Sure it's easier to have the computer but, believe it or not, millions of businesses were launched and operated on 3 x 5 cards or some other type of manual database.

When your computer crashes, this sounds so much better: "I'll be delighted to help you...it may take a little longer as I'll need to do things by hand...our computers are currently down." This way you've still explained what happened and they'll have a little more compassion as you've offered assistance – and didn't simply blame the computer for your inability to help.



4. I Wasn't Here That Day (or I was on vacation when that happened)

This one personally really makes me laugh. Does that excuse the company? I don't remember asking them if they were there that day. Do you really think the customer cares if you weren't here when their problem happened? Honestly, they don't, so that's not even an issue to discuss. Just hit the problem head on – apologize without telling them where you were...or weren't. Remember, you ARE the company whether you were at work or on vacation when the issue occurred.



5. I'm NEW

SO? OK, you're new. Now what? Does being "new" allow you to be anything but super to the customer? When the customer hears this sabotaging statement, do you really think they say: "Oh, so you're new? So that's why I'm getting bad service? Well, then that's okay...you're new... no problem."

Yes, even if you are new, the customer honestly believes you should know everything about your job.

Here's the Telephone Doctor® method on this one. You can tell the customer, "Please bear with me, I've only been here a few weeks." That will buy you time. For whatever reason, hearing the short LENGTH of time you are with the company means more to the customer than, "I'm new." Again, it's more of an "excuse." Remember to state the length of time. It's a creditability enhancement. "I'm NEW" is a creditability buster.

Good luck!

Nancy Friedman is president of Telephone Doctor, a customer service training company. For more information visit www.telephonedoctor.com.

www.texasjewelers.org

TEXAS WHOLESALE INTRODUCES NEW TEXAS STAR DIAMOND CUT

HMS Fine Jewelry, a 25-year-old jewelry wholesaler based in Addison, Texas, has introduced the TEXAS STAR™ diamond cut. After working on the project for more than a year, they have created a patented cut that displays a Lone Star pattern when viewed through the table of the diamond.



The TEXAS STAR™ will be available as a loose stone and as finished jewelry in exclusive Texas themed mountings.

The diamond is sold exclusively by the 37 employees of HMS Fine Jewelry. For further information, please contact Robin Jones at 972-248-0266 x 108.

LONE STAR GIA CHAPTER HOSTS BENCH SEMINAR

The Lone Star GIAAA Chapter held a Bench Jeweler Seminar on September 7, 2007 at the Gaylord Texan Resort & Convention Center in Grapevine, Texas. Attendees came from as far as Midland, Texas and Tehlequah, Oklahoma.

Seminar speakers and panelists included the following renowned members of the jewelry industry: Patrick Ball with GIA, Dawn McCurtain with Palladium Alliance International, Giles Pope with Crafford-LaserStar Technologies, Teresa Shannon with MJSA Jewelry Academy, Arthur Skuratowicz with the Jewelry Training Center, Cyril Saelens with 3Design Software Solutions and Dale Westberg with Advanced Chemical Company.

Seminar attendees learned about the following: new changes to GIA's FREE Continuing Education Program for alumni students; the great advantages to

using a laser welder; the refining processes of palladium and it's many functionalities; useful tools and techniques for the bench jeweler; and the advantages to using CAD/CAM software. The seminar concluded with a panelist discussion.

NEW METHOD FOR IDENTIFYING TREATED AND SYNTHETIC PINK DIAMONDS

Today's escalating demand for pink diamonds spurred the industry to supply customers with natural, treated, and synthetic pink diamonds. Researchers at Gemology Headquarters International (GHI) recognized that for the protection and edification of consumers it was imperative that they would be able to identify the origin of pink diamonds accurately and cost effectively.

The GHI research team is renowned for its study and identification of High Pressure High Temperature (HPHT) treatments to enhance color of diamonds and Chemical Vapor Deposition (CVD) and HPHT processes to grow diamonds in a laboratory environment. Researchers are continuously identifying and documenting novel color, clarity, and coated treatments. These laboratory enhancements are also used to transform brown and light yellow diamonds into pink ones.

GHI consolidated the power of the existing analytical tests using them as building blocks to develop a new Cross-Reference Identification System (CIS). To accurately and quickly identify pink diamond characteristics CIS utilizes UV (Ultra Violet) fluorescence intensity and fluorescence spectroscopy measurements. The pink diamonds were also subjected to electrical conductivity testing at different temperatures. Parallel testing was done with established methods on advanced instrumentation (FTIR, UV-VIS-NIR, CL, PL) to verify the results with these two new testing methods. It is well known that the established techniques used individually are neither fast nor conclusive and are challenging in smaller mounted stones. However, a complex combination of data analyses using advanced equipment allowed GHI researchers to perfect the CIS technique.

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Jewelry Take in Procedures, Part 4

BY ARTHUR ANTON SKURATOWICZ ICGA, GJG (GIA), SENIOR MEMBER NAJA
& JULIE NASH ASA, GJG (GIA), MASTER GEMOLOGIST APPRAISER

TAKE IN PROCEDURES HAVE NEVER

been more important than in today's environment of synthetic and imitation gemstones and increasing customer concern with the safety of their jewelry. Five factors are critical in maintaining customer confidence in your store and protecting your store's reputation. Appropriate procedure can be achieved by asking yourself a series of questions as you go through the process of taking in an item of jewelry. In September we talked about client valuation; in this final quarter we address liability.

Liability: Liability is your responsibility to the customer's jewelry and the policy that you will follow in the event of damage or loss. If you don't have a clear policy on this issue, it is recommended that you take time to develop one that fits with your store image and business ethics. It is also important to be familiar with federal and state regulations governing your business. Liability pertains to every take in, however difficulties are most likely to arise in repairs that pose risk to the jewelry.

a. What is your store's policy on liability? While one retailer may replace stones damaged during repair another may require the customer to replace the stones at a retail price. A recommended strategy is replacing the stone at a wholesale price to the customer when damage occurs. Whatever your store policy may be, it is crucial that it is conveyed clearly to the customer at take in.

b. What are the laws and regulations regarding liability? In the event that you are not legally obligated to replace items damaged, your store policy may still offer a reasonable option for replacement. Only replacing what you are legally required to can cast you in an unfavorable light in the eyes of your customers.

c. Does the customer clearly understand the policy and any risk associated with the repair? Your store's policy and the risk associated with any repair must be clearly conveyed to the customer at take in. Doing so will eliminate anger and recriminations at pick up.

Communication: Clearly explaining and making sure the client understands each of the aspects of take in is the most critical part of good take in procedures. The importance of inspection, identification, valuation and liability should be communicated both verbally and through your actual handling of the customer's jewelry during the whole take in process.

Communication with your bench jeweler is also one of the most important aspects of take in procedure. Clearly communicating with your bench jeweler about repair options and risks can easily make or break a relationship with a customer. It is crucial that your bench jeweler be consulted on difficult repairs and clearly informed of the customer's wishes.

a. Does the customer understand the repair? Though we understand terms like "half shank" and "retip" our customers may not. It is our job to make sure that the customer understands what will be done to their jewelry during repair. The level of detail necessary will vary from one customer to the next, but the information should be offered. Clear explanation may require a quick sketch or showing the client the jewelry under magnification. Doing so will enhance customer confidence in you and your store by eliminating the possibility of the customer feeling they may have approved unnecessary repairs.

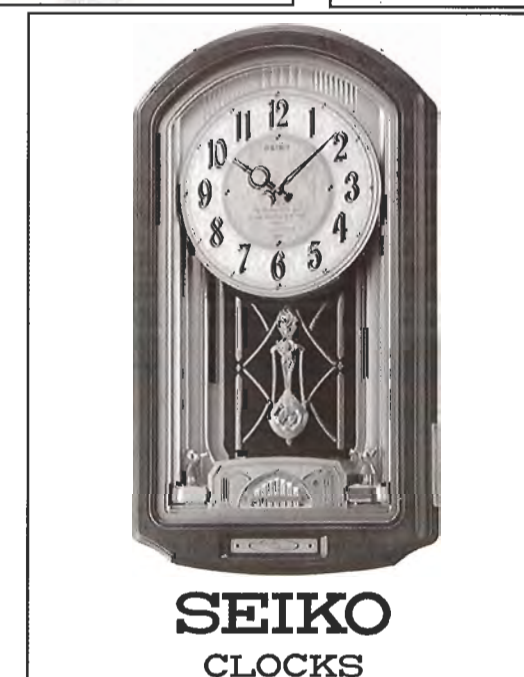
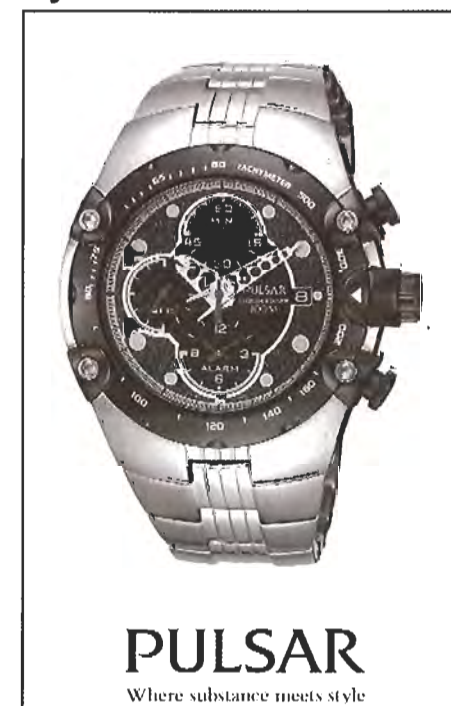
b. Is the client fully aware of risks associated with the repair? Stones, especially delicate ones, may be damaged despite the most careful handling. Patinas

and textures on certain jewelry may not be easily duplicated. Previous repairs can make a seemingly routine repair a very risky procedure. Making sure the customer understands these possibilities is your best defense against having anything from bad referrals to outright legal action taken against you. In some cases the customer may not seem threatened by the risks. Never the less, you should clearly communicate the risks and your store's liability policy in every case.

c. Have you discussed the jewelry taken in with a bench jeweler? When the jewelry you are inspecting for repair requires special handling, a discussion with your bench jeweler can help resolve certain problems and emphasize others. Keeping a good rapport with the bench staff will help avert difficult situation with customers. Consulting your bench jeweler often gives the client information that will help them decide how they wish to proceed with their jewelry repair. Knowing when to communicate with your bench jeweler can be as important as communicating with the customer. Good inspection and identification habits will guide you.

Arthur Anton Skuratowicz & Julie Nash are co-authors of the book: Working With Gemstones: A Bench Jeweler's Guide. This book deals with handling issues a jeweler addresses while working with gemstones at the bench. Arthur and Julie are also co-owners of The Jewelry Training Center Inc. a jewelry trade school in Colorado Springs, CO. The JTC offers the experienced jeweler the ability to update their skills while offering the newer generation of jewelers a place to develop their bench techniques. For more information, visit www.JewelryTrainingCenter.com. This article was originally published as a five-part series in Professional Jeweler from 1999-2000.

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