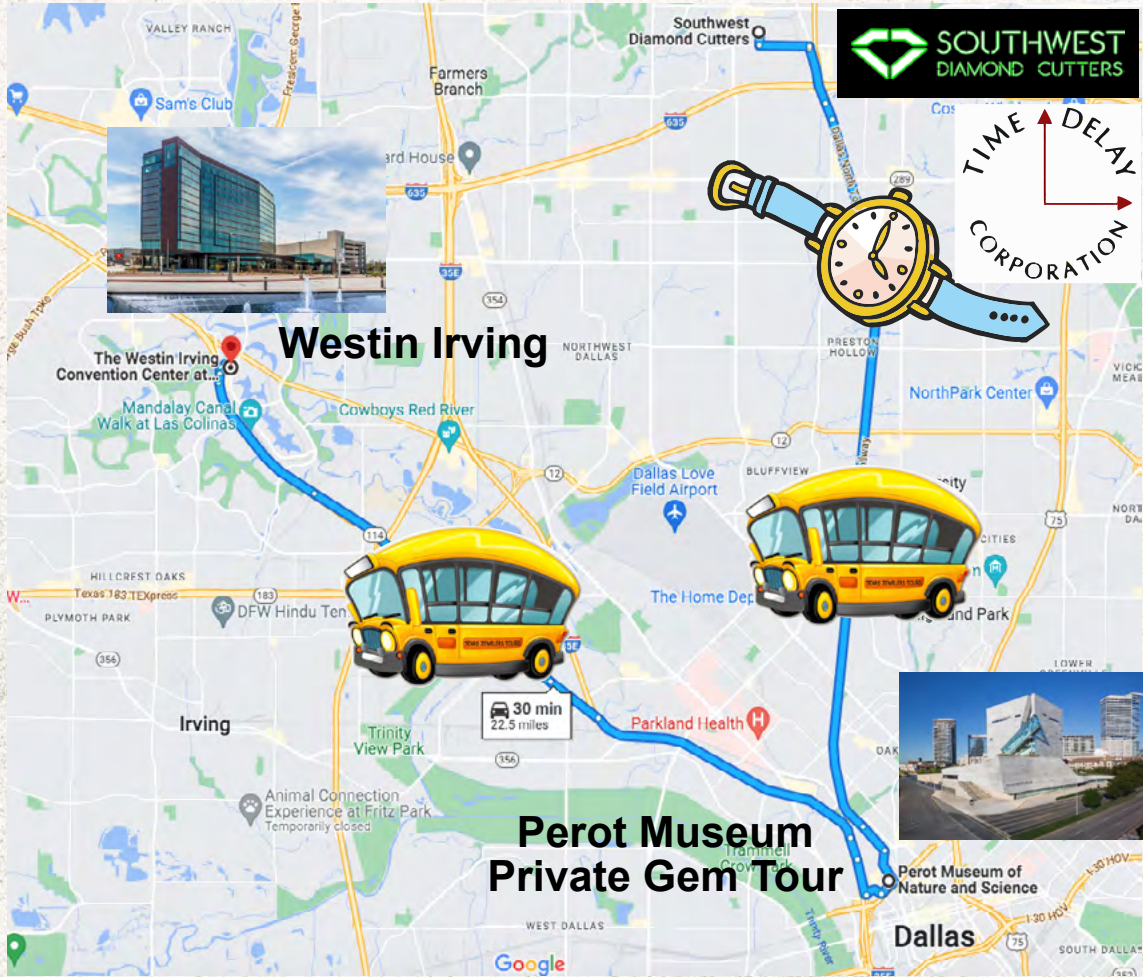


TEXAS Jeweler

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President's Message

Susan's Corner



Dear members,

It has been a wonderful effort working on the events TJA offers its members and to share ideas with other members on how we can improve our appeal to TJA jewelers.

We met some new Texas jewelers at the "JCK Meet and Greet" and enjoyed talking about their stores and the organization we are part of. Standing outside the JCK entrance with a big Texas flag garnered a lot of attention! Our next event will be our kick off for the Texas Round Up and Texas Tours to be held September 10-12, 2022 at the Select Show in Dallas at the Ritz Carlton. Many of our current members and officers will be there to purchase for our upcoming holiday season, to meet new members and we would love to have you stop by and introduce yourselves.

We have been busy planning our Texas Round Up and Texas Tours coming up on October 16-17, 2022 at the newly built Westin in Irving, Texas along with our Design Competition and tours of well-known Texas manufacturers and the behind the scenes tour of the incredible Perot Museum Special Gems Collection. It will be an event like no other and we are anxious to get the show on the road and make it our annual event.

Many new initiatives are being introduced to keep TJA forever alive and to follow the trends of our industry. We are constantly reviewing what was done in the past and updating our endeavors to stay on top of the curve.

If you or anyone you know is interested in serving on a committee or on a future board, please let me know. We are always looking for energetic, creative people to help us move forward and continue to be the largest state jewelry organization in the US!

See you soon!

Susan Eisen, G.G.

Susan Eisen, TJA President
Susan Eisen Fine Jewelry and Watches, El Paso, Texas



Greetings from the Texas Retailers Association!



I joined TRA as Executive Director in February of this year and could not be more excited about the future of our industry in the State of Texas. Despite having only been with TRA for a few months, we've already made great strides to position our association, and our industry as whole, to be impactful during the upcoming legislative session. In just the past couple of months, TRA has been active in testifying during interim legislative hearings, fighting harmful state agency rules, and connecting with elected officials on issues that will be vital to retailers during the 89th Legislative Session.

Although I am optimistic about our future in the Lone Star State, it will continue to be a daily fight to keep Texas the most business-friendly climate in the country. For instance, despite that ranking, Texas levies an incredibly burdensome business personal property (inventory) tax on retailers. With a massive \$28 BILLION projected surplus next session, TRA will be advocating for tax relief. This action is vital to ensure retailers are able to continue to employ millions of Texas and serve as the driving force of the state's economy. In addition to tax relief, TRA will be advocating on issues such as organized retail crime, data privacy, alcohol laws, health insurance mandates, and burdensome state regulations that make it even more difficult for a business to survive in a challenging economy.

We are also excited about our annual TRA Forum at the end of September. We've revamped our event this year to ensure we maximize the time our attendees get to visit with elected officials, key agency staff, and network with fellow retailers. We're schedule to be at the Kalahari Resort just outside Austin September 28th & 29th. If you're interested in learning more about the agenda or joining us for a great event, you can visit our website at www.txretailers.org or contact Diana Cardona at dcardona@txretailers.org.

I look forward to seeing you in September!

John McCord
Executive Director, Texas Retailers Association
TxRetailers.org

Discount Sale and Pricing Strategies

by Bob Epstein



Last weekend I went to one of those Big Box clothing and department stores to pick up a pair of shorts for a planned fishing trip. I'm in the retail sales consulting business but when it comes to buying something like a pair of shorts I'm not on assignment. I'm not here to do research. Just get me in, let

me get my shorts and get me out of there. The store was running a "huge storewide sale with discounts up to 60%." That's nice. I find a pair of shorts. They fit. They feel comfortable. The price tag says \$75.00 which is idiotic for a no brand name pair of fishing shorts made in China. But they are marked down over 50% to \$35.00. I head to the check-out.

"Wow, you saved over 50% today," says the enthusiastic cashier.

"Yeah, but that's about what they should have been to begin with. Maybe less."

"But you get an additional \$5.00 Big Box Cash certificate today with your purchase."

"Thanks. Have a great day."

Driving to the boat ramp I think about the psychology of discounting and how it plays out in the retail jewelry industry. Of course there's a big difference between picking up a pair of shorts for a fishing trip and shopping for jewelry: picking out an engagement ring that's a significant monetary and emotional purchase; a Valentine or anniversary gift for a wife or girlfriend. A bracelet or set of diamond stud earrings for a daughter's sixteenth birthday. Of course men and women often have distinctly different buying motivations. Rarely do you hear a guy say "those earrings will go perfectly with my new dress." More often you'll hear him ask: "how much is this?" But the fact is that both men and women are extremely price sensitive in this post-recession era; it's usually the key factor in a purchase

decision---even *before* they get to your store.

When you ask consumers about a particular store, they may say something like: "that place is expensive, but they have great service," or perhaps it's "inexpensive but they have poor service and unattractive inventory." Whatever the customers' impression, pricing is often part of the store description. So it's important to remember that pricing plays a key role in a customer's perception of your business and their decision about where to buy.

Now what about discounting or running a store-wide sale event to move older inventory? How does that fit into your pricing policy. Or does it? Some older, well established, high end stores absolutely, positively will never run a sale "because that's not who we are." Discounting doesn't fit with their store character and persona. Their thinking is that they cater to the wealthier clients who expect quality and service and might somehow be insulted by a storewide sale. Nonsense--that's store ego at play. Even (or perhaps especially) affluent Americans like a bargain. Who doesn't appreciate the opportunity to save money? Furthermore when a store that does not normally run sales *does* run one, it's usually effective. It's all in the position, marketing and message of the event. Conversely, an independent jeweler whose pricing mirrors the Big Box everyday discount chain could have a difficult time creating excitement and additional traffic if they are known to be habitual discounters.

A storewide sale event can be effective, but it better have a theme and a discount strategy. Now and then I run into an owner who claims to have run a storewide sale. How did you advertise the sale? "Oh, we really didn't advertise." What was your discount and pricing strategy? "Oh, we really didn't discount much." And then they wonder why the "sale" didn't do well.

Before you step out there and decide to run a sale, think through the *reason* for the sale. Clearance sales, holiday, anniversary, and trade liquidation sales are just a few of the themes that are typically used in the industry. Again, the success of these special sale events is impacted by a store's standard pricing policy, margins and price point: these factors tie into a store's target customer and demographics.

This brings up a final; point: successful retailers are better adept at identifying the true market value of the products they sell

during the normal course of business (without a sale event). They understand that there are customers who will pay more, customers who may pay more at certain times, and customers who will never pay more. Consider also, there are things you can do to de-rail comparison and price shopping.

- Try to get exclusives. This avoids your store being shopped on a price only basis. Ask your vendors about an exclusivity deal based on geography or time (three months is suggested).
- Make sure you have a wide selection of merchandise that covers all price points, even when are *not* running a sale.
- If you don't want to run a store wide sale and you have a mailing list (and I really hope you do) invite your regular customers into an open house for a private sale event and offer them 20% or more off their purchases during a particular weekend or week.
- Keep your sale items toward the back of the

store. Force your customer to search for them. Tempt them with your regular priced items before they see the marked down items.

- Offer free services to your valued customers, such as jewelry cleaning or free watch batteries.
- It's critical to determine the right pricing strategy for your business and how a sale event might fit into your overall business plan. Successful jewelers understand there's a time and place for a store-wide sale event that's advertised and includes a discounting strategy which will attract both new and existing customers.

Bob Epstein is CEO of Jewelry Advisors Group, LLC. Offering a legacy in sales strategies for jewelers since 1945, Jewelry Advisors provides guidance to store owners seeking to turn around a business, sell off unwanted inventory, or liquidate an entire store. With offices located in Charleston, South Carolina; the company helps jewelry store owners and chains formulate strategies designed to maximize revenue in times of transition, whether due to retirement, store closing, or simply when needing a boost in sales. For more information, visit www.jewelryadvisorsgroup.com or call Bob direct at 1-843-270-5807.



Hello Texas Jewelers Association

By: Regina Ciarleglio



At Jewelers of America, we want to make sure you are getting the most from your membership. To that point we are stepping up our game on how we message our members.

- In September we will be launching our new website. The site is primarily retailer focused and allows you to easily navigate through our benefits as well as guidance on top legislative issues, particularly diamond sourcing.

- Our printed Benefits Guide/Supplier Directory will also mail in September. This is a great tool for you and your staff to review without going to the website. Our board chair, Bob Moeller (R.F. Moeller & Sons, St. Paul, MN) said this is long overdue and I could not agree more. Going forward we aim to print this every other year.
- We also will be introducing a newsletter, twice yearly starting in January. We will have a section for state asso-

ciations to share their news as well.

After a two-year hiatus the FLY IN returns this September to Washington DC. Ten JA members will meet with elected officials, hear from Charlie Cook and our lobbyist, General Timothy Hakke. Be sure to check our website and your emails for a recap of the event.

Lastly, we are working to re-introduce BENCH CERTIFICATION IN 2023. This is much needed in the industry.

If you have any thoughts/ideas on possible benefits that we can help secure, please reach out to me at the email below.

Regina Ciarleglio
Director of Membership/Benefits
rciarleglio@jewelers.org

NEW INITIATIVES FROM THE GIA ALUMNI COLLECTIVE

By: Shelly Neal, Ph.D., AJP



Shelly Neal, Ph.D., AJP
Manager, Continuing Education

Continuing education by the GIA Alumni Collective is designed for those interested in gems and jewelry for personal interest, career advancement, and everything in between. There are options for everyone and multiple ways to learn.

Self-paced programs are designed to meet busy schedules. Learn the fundamentals of watches, gemstone and jewelry photography, or digital jewelry sketching from masters of these trades on your own schedule.

Live-online seminars provide an opportunity to interact with other students and learn from GIA experts. Topics cover laboratory-grown diamonds, colored stones country of origin, the GIA 7 Pearl Value Factors™, and more.

In-person workshops allow you to get hands-on experience at our world-class facility in Carlsbad, California, and network with other professionals. Choose to learn hand engraving fundamentals,

repair and setting techniques, or even how to engrave your own loupe.

GIA is the leading source of knowledge, standards, and education in gems and jewelry. Visit the GIA Alumni Collective for a complete listing of continuing education programs: <https://collective.gia.edu/seminars>



Susan Eisen at the GIA booth at the 2022 JCK Show

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Welcome

Come join your fellow
Texas Jewelers Association members at
the Select Jewelry Show in Dallas
September 11-12, 2022
at the Ritz Carlton Hotel.



Register to attend at www.SelectJewelryShow.com

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Jewelers Mutual®

G R O U P

How to Stay Safe and Secure at Jewelry Events

From Jewelers Mutual Group

1. Do Your Research

Steps such as requesting and checking references, requesting identification and checking reviews online are simple but critical steps to make sure you can trust the seller. However, you can skip all these steps with the Zing[®] platform's [Diamond Marketplace, powered by IDEX](#), which allows you free and transparent access to inventory from suppliers around the globe.

We've done the checking and verifying for you and created an excellent online resource where you can view and purchase worry-free from trusted and verified sellers.

2. Check Your Insurance Coverage

While you should know the basics of what is covered under your insurance policy, there may be questions about what's covered when it comes to buying scams. It's crucial to know exactly what's covered and what isn't so you can react quickly and take the needed action to protect your business should you fall victim to a gem or jewelry buying scam.

Make sure you're [working with an agent who is an expert in Jewelers Block](#) policies. They'll make sure your business has enough insurance coverage to protect your inventory along with your business personal property.

3. Social Media

Avoid posting pictures and personal posts on social media outlets. Thieves following your profile and any personal information such as the hotel you are staying at, restaurant you are eating in or even the event you are participating in.

4. Plan Your Route

Before even getting in your vehicle, you should have your route planned and share it with your family or business partners.

However, you should consistently **vary your route** so you don't develop predictable patterns and **your plans should remain confidential** and close-knit. The likelihood of your plans falling into the wrong hands is higher with each additional person who knows about it.

5. Inspect Your Vehicle

Don't begin driving until you have inspected your vehicle for obvious signs of tampering. Criminals will puncture tires, cut radiator hoses, and attempt to cause other mechanical issues to slow you down so they can commit a robbery as you examine a breakdown in the middle of your route.

While you are driving, assume you are being followed. Take evasive driving techniques, such as these to determine if you are indeed a target:

- Drive slowly
- Change lanes frequently
- Before stopping, drive around the area to see if any other vehicles follow your abnormal route or if you notice suspicious activity nearby

Want to learn more on how you can keep your jewelry store safe 24/7?

[Read our comprehensive Jeweler Security Guide.](#)

3 Tricks Criminals Use to Undermine Jewelry Store Security

Insights from your trusted advisors at Jewelers Mutual® Group

Do you know what the weakest spot in your security is?

Whether you have a firm answer or not, chances are criminals could probably recognize it quickly. When they do, they'll go along a path of least resistance to exploit it.

Even if you have strong jewelry store security, criminals can get creative and use trickery to commit their crimes. Theft is a common tactic, but robberies and burglaries can also occur if your procedures become careless. Prevent those crimes from happening by watching out for situations where criminals try these schemes.

Tricks Criminals Use to Undermine Jewelry Store Security

1. Posing as an upscale client

This is of particular concern to jewelers who use locked door buzzer or mantrap system to control entry into their businesses.

Even with a sound operating procedure in place, it's difficult to find a reason to deny a sharp-dressed man wearing a suit and sunglasses. Unfortunately, it's also hard to determine if the man is carrying a gun and has intentions to commit an armed robbery.

What can you do?

If you carry highly valuable and commonly targeted merchandise like luxury watches, try working by appointment-only, at least for the items that you're concerned about.

The services of a security guard will present an active deterrent to potential criminals, too — especially in the form of an armed, off-duty police officer.

2. Posing as a delivery or repair person

This can be a danger to both retailer jewelers, and manufacturers, wholesalers, and designers.

The concern doesn't originate just as a robbery threat, either. Someone posing as a courier could convince you to voluntarily part with a parcel you're about to ship, or steal merchandise that's not secured in a safe or showcase.

Besides theft, burglary is also a concern. Allowing a phony repair person to inspect your business means that they could tamper with your alarm and surveillance system.

What can you do?

Only allow contractors you've made appointments with on your premises and require that they show you identification beforehand.

Always have someone with them if they are in an area of your premises where merchandise is present.

3. Attempting to buy over the phone or online

As in-store jewelry sales fluctuate and other businesses in the industry close, it can be hard to say no to an easy sale that calls or sends in an email.

These inquiries often work like this:

- Typical items are requested
- The customer is not local
- They offer to give you a credit card number
- An excuse is used to ship it urgently

In some cases, fake IDs will even be scanned to match the card to make the transaction appear more legitimate. What's more, if you process their transaction the first time, the fraudster will likely place another, larger order quickly after the original.

What can you do?

Remember that credit card fraud is not covered under a normal jewelers block or businessowners policy. If you consider the implications of a loss where there is no coverage, you'll likely take the preventative procedures more seriously.

Even with chip-and-pin card terminals, the bottom line is never do business over the phone or via email and when transactions are done in-store, always verify customers' identity. Furthermore, you should refrain from forcing transactions through.

Want to learn more on how you can keep your jewelry store safe 24/7? Turn to the Jeweler's Security Guide from Jewelers Mutual at jewelersmutual.com/jeweler-security-guide.

Common Situations Unsafe for Jewelers

From Jewelers Mutual Group

The way jewelers do business is changing, especially over the past 18 months, and many jewelers are finding other ways to buy and sell their pieces. While private shows are another way to pivot your business strategy to facilitate meaningful connections, you still need to be vigilant when it comes to keeping yourself and your inventory secure. Use the following tips to protect yourself and your inventory in common but potentially unsafe situations.

1. Unattended Vehicles

The bottom line is to **always stay with your line of inventory.**

Filling up with gas? Pay at the pump. Getting something to eat? Go through the drive-through.

These may seem like simple trips where your absence from your vehicle is less than a minute, but that's more than enough time for your line to be stolen. And while a car alarm can be a useful deterrent, it does not actually stop criminal actions. It might limit the time they have before escaping unnoticed, but if they are determined to take your merchandise, a car alarm is only a small roadblock.

Obviously, that also means you should **take your line with you wherever you are staying overnight.**

2. Parking Lots

Parking lots can be the busiest, most distracting places on earth, or seem like the most isolated. Both situations are dangerous for jewelers.

Thieves will generally work in groups in densely populated areas, where one keeps a lookout, another attempts to distract you, and another is responsible for nabbing your line. Their ploy can be as simple as asking for directions or bumping into you and apologizing — if your line is outside your vehicle, all it takes is a few seconds of distraction for it to be gone.

If you are in a less crowded area, take the following precautions:

- Avoid multi-level garages, as they allow too many hiding places for criminals

- Before getting out of your vehicle, examine the parking lot for any suspicious activity
- Before returning to your vehicle, exchange phone numbers with the person you were just visiting and ask them to watch as you safely return to your vehicle with your line — that way they can immediately call police if you are ambushed or alert you if someone is following you after departing

3. Arriving at Your Destination

Once you arrive safely, you'll want to [make smart, safe and secure diamond and gem purchases](#) for your inventory.

Staying vigilant and knowing how to lower your chances of vulnerability to scammers is the best way to protect yourself, your business and the customer relationships you've worked so hard to build.

Want to learn more on how you can keep your jewelry store safe 24/7?

[Read our comprehensive Jeweler Security Guide.](#)





Grab-and-Run Jewelry Thefts: What to Watch for and How to Prevent Them

From Jewelers Mutual Group

A grab-and-run theft is when a criminal(s) walks into a jewelry store, appearing to browse the merchandise. They typically move toward the most valuable merchandise on the showroom floor and ask to see a particular piece. From there, they simply run off with whatever they asked to view.

The number of small-scale thefts reported to the Jewelers' Security Alliance every year remains staggering. Each incident may represent a small dollar amount when compared to other types of crimes, but they add up fast.

How do you prevent grab-and-run theft?

Ask to see a customer's ID before allowing the individual to try on merchandise, no matter what its value is. Once you've verified that the ID is legitimate, keep it until the customer has returned the piece. Remember to show an item only after you've examined the ID, though. Multi-tasking can be risky, because some grab-and-run attempts have featured suspects taking merchandise directly from the hands of sales associates before the ID was deemed legitimate.

Never show more than one piece at a time. If a customer is adamant about comparing pieces side by side, put one on yourself and let the customer compare. Never have more than two pieces out of your showcases at once, as some

criminals are bold enough to attempt grab-and-run thefts with entire trays of rings.

Many criminals will appear nervous or fidgety before attempting a grab-and-run. Document suspicious incidents like these so if the suspect returns, the rest of your staff will know how to properly react.

If you don't know what type of criminal behavior to be on the lookout for, these crimes will continue to affect the industry a few pieces at a time.

[Watch this video](#) to hear Larry Spicer, vice president of loss prevention and risk management at Jewelers Mutual Group, talk about the red flags to watch for and tips for preventing grab and run thefts from happening at your jewelry store.

Let all of your customers know as soon as they walk into your store that your business has [basic security procedures](#) in place. To assist, Jewelers Mutual provides displays, stickers and window clings to help get the point across. [Order yours today.](#)

A JEWELER BOUGHT A STORE AND ASKED ABOUT RAISING REPAIR PRICES

David Geller



I'm on many Jewelers Facebook pages and share information and answer question.

Just this month, August a new jewelry store owner said they had bought a relative's store a year ago that had been in business for over 25 years. Their question to the Facebook users was about seeing

what others charge so they could update their repair prices. Sizing, tips, solder, batteries, etc.

They were looking to see what others charged because **they didn't want to give customers a heart attack** (their words).

One jeweler's answer was a bit odd:

"Either every 90 days or 6 months, slowly adjust by 25% (ish) until a year or 3 from now you are up to speed. "

(1 to 3 years from now? You'll never get caught up this way and it's a silly notion anyway)

New jeweler, same old question. Here was my answer to them, hope you find this helpful as well:

MY ANSWER:

A jeweler wrote wrote and said

"Either every 90 days or 6 months, slowly adjust by 25% (ish) until a year or 3 from now you are up to speed. "

You'll NEVER get caught up. You'll be behind again especially as LABOR always goes up, but who knows what gold, silver and platinum might do. What would happen when you finally get YOUR gold price for findings up to \$1800 and gold has jumped to \$2200? Futile.

So let me ask you a question:

If you take over the relatives store and they have 2 rope chains from 5 years ago in stock, when gold was \$1260 (To-

day \$1769).

They have two chains left. You sell them to two sisters on Monday this week, boom, you are out of rope chains.

You call Quality gold to replace them.

THEY COST YOU TODAY 40% MORE THAN WHEN PREVIOUS OWNER PUT THOSE TWO CHAINS IN THE CASE.

So those chains cost the store in 2017 \$200 and NOW the newly ordered replacement chains cost YOU 40% more, or \$280.00.

The 2 older chains cost \$200.00 and had a tag price of \$400.00 and sold for \$400.00

The newly replaced chains now cost \$280.00, 40% more, you then have these two choices:

a. keystone the new chains to \$560

or

b. slowly adjust them just a 'little bit higher over until a year or three starting at \$400, then \$440, then next year \$460, then????

I'm betting you'd say the heck with this and keystone them to \$560 right off the bat. Remember that's 40% higher than the last chains.

You are worried about giving customers a "heart attack". Look at the world now:

Gas is higher, eggs, meat, lumber housing. Why don't these industries SLOWLY raise their prices over a year or 3 years to **adjust their prices?**

BECAUSE THEY UNDERSTAND COST OF GOODS AND OVERHEAD.

So, would you treat replacement of gold chain or replacement of a strand of pearls or a replacement of a white gold

diamond bridal engagement ring, SLOWLY raising the price or a year? I doubt it, you'd apply a markup TODAY.

I'm here to tell you that there is NO DIFFERENCE in asking a gold chain, or a strand of pearls or a bridal ring OR A RING SIZING OR CHAIN SOLDER to help you make a profit or pay overhead or pay payroll. All of these departments are required to help you make your monthly numbers.

Don't get caught up in this idea that repairs will drive customers away if you raise prices. They won't.

- Gas prices are up, people still buy gas
- Housing prices are up, people still buy houses
- Gold and diamonds are up and PEOPLE are still buying jewelry (last 2 years jewelers have had their best sales in YEARS! Just ask around.)

Why is saying raise your repair prices SLOWLY nonsense? Because your other expenses don't raise their prices to you slowly. Jewelers are SCREAMING about their insurance premiums going up, rent at end of their leases go up, employees want raises and jewelers across the country are being paid more (which is a cost of sizing a ring).

So here are numbers you should look at in your store:

A typical store, if 10 people come in and look in the showcase, 3 or 4 out of 10 buy a piece of jewelry.

Typical store, if 10 people with a REPAIR come in 9 out of 10 will say "OK, fix it"

Typical store, if 10 people come in for a custom job, 7 or 8 out of 10 will say "MAKE IT"

If you have a jeweler, you don't know your cost, I do.

Nothing to do with areas of country unless you're in poverty areas or Manhattan

If your old store charged \$35 to size a ring smaller, but your jeweler died and you send it out to a trade shop and they charge YOU \$25, keystone is \$50, will you charge \$50 or "go a little at a time"?

You are forgetting one valuable piece of information.

EVERY SALE in a store, jewelry, batteries, repairs all have their duty to pay for their percentage share of expenses, overhead, payroll and reduce debt in a store

Repairs are NOT price sensitive; they are TRUST SENSITIVE.

Why would you think going up \$5, 10, \$15 to size a ring small cause anyone to have a heart attack? The cost of a young couple getting an engagement ring should cause a heart attack. The cost of just the loose diamond has gone up 20%+ just this year. But they still buy diamonds, don't they?

Stores doing repair and custom design are jam packed with jobs in their boxes. Customers are paying whatever you ask, wither it's \$50 or \$90.

Want to know prices? How about 7000 prices?

Go to my website here where I have videos for training the staff and you'll see over 7000 prices, password is

geller

Every page, every chapter of my book is there. My voice teaching you and the staff how to charge, why we charge, what to say to customers when they ask "why " you charge what you charge". LAST video is how to SELL repairs and custom in the store. So now you can look at prices.

Lastly, on the Facebook post, of 46 comments about this subject, over 80% said Geller Book. Not at all boasting it's just they found something that has worked for them and customers are still paying.

David Geller
Director of Shop's Profits
www.JewelerProfit.com

HAVE YOU CHECKED YOUR LIFE INSURANCE LATELY?

by Susan Eisen

As a member of professional organizations whose members include attorneys, financial planners, insurance agents and the like, I have had the opportunity to get their advice on issues dealing with wills and estates and other things that have family members arguing over personal property such as jewelry. In the course of one of our discussions it was brought up that many life insurance policies that were purchased in the late 1900s are due to zero out even though they have been paid up for many years. As a result, it is wise for those of you who bought life insurance a long time ago counting on a huge death benefit might be surprised at what might be paid upon your death. Do yourself a favor and check your policy, get a policy inforce illustration, and discuss this with your life insurance agent. It's best for us to see the changes that have been made regarding policies, interest rates, and premium payments, before it is too late.

Are you entering the 2022 Design Competition?

Many members look forward to this and we have had some incredible entries over the years into our annual Design Competition. There are 4 categories along with a special category for students. Our judges look at creativity, craftsmanship, design, and wearability and pick the ones they feel best meet these criterias. We are excited to invite you to compete in our 2022 Jewelry Design Competition to be held at our Texas Round Up at the Westin, Irving, Texas October 16 through 17, 2022. For the early bird entry fee please print and read the form carefully on the website, fill it out completely, and mail it in with your payment no later than October 1, 2022. Due to additional administration, entries made after October 1 will be charged an additional \$25. Must be a member of TJA and present at the Round Up to win. For more information contact Lucinda Rogers, convention coordinator at (972) 910-0300.

REGISTER FOR OUR NEW VENUE WITH A NEW NAME-A "TEXAS JEWELERS ROUND UP" COMING SOON!

Brainstorming together as a group has definite advantages. In one of our sessions, we came up with the idea to learn outside the box and are the first jewelry organization to change from totally inside to outside learning. Our conventions have always been about meeting, sharing, and learning together inside the hotel. This year we decided to make a huge change and have an interesting few days of learning AND sharing **outside** the hotel with our Texas Jewelers Round Up, complete with our new "**Texas Jewelers Tours**". We wanted to do something different that appeals to all of us and teach us first-hand how other jewelry businesses operate behind the scenes. The Round Up is scheduled for October 16-17, 2022 at the Westin Las Colinas in Irving, Texas a new, beautiful venue for us. We will have a pre-Round Up get together on Saturday night October 15 for anyone who wants to attend, on Monday morning we will board our TJA bus and will be treated to a behind-the-scenes tour of the **Perot Museum's** private gem collection, then our annual board meeting, the Design Competition, and a fabulous evening dinner on Sunday night. On Monday we will go out "on tour" to learn. First stop is a trip to Robert Loving's **Time Delay** to see how watches are accessorized and repaired, and afterwards a trip to **Southwest Diamond Cutters** to watch and learn about diamond cutting and how to get the most from our diamond repairs. Thanks to JA for subsidizing our tour bus to and from the events, so we will be privy to "behind the scenes" secrets of these fabulous industry places. The registration forms for the Round Up and Design Competition are on our website so start planning and put us down for a great weekend!



Texas Jewelers Association

611 Congress Avenue
Austin TX 78701
www.TexasJewelers.org

Business Information

New member Membership renewal Associate new member Associate renewal

Company Name: _____

Address: _____

City / State / Zip: _____

Business phone: _____ Business fax: _____

Email: _____ Website: _____

Contact name: _____ Title: _____

Type of Business (Please check all that apply)

Retail Jewelry Store Leased Department Traveling Sales Person
 Supplier Manufacturer Friend of the Industry Other _____

JBT # _____ OCCC PMR # _____

Total number of outlets _____ x \$50 = Subtotal \$ _____

(Attach a list of the outlets with complete addresses & phone numbers)

Year established: _____ Do you collect sales/use tax? _____ Tax ID Number: _____

List Two Industry References (names, addresses & phone numbers)

1) _____
_____ (_____) _____

2) _____
_____ (_____) _____

I will abide by the TJA Code of Ethics & Standards of Professional Conduct

Signature: _____ Date: _____

Annual Membership Dues for Associate

\$95 + \$ _____ = Total \$ _____

Annual Membership Dues

\$135 + \$ _____ = Total \$ _____

Would you like to pay by credit card

Name _____

Number _____

Expiration _____ CVV _____

Payment Information (Annual year starts on join date)

My check is enclosed, payable to Texas Jewelers Association
 Please invoice me by email at _____

Please mail this form and payment to:
Texas Jewelers Association - 611 Congress Ave. Austin, TX 78701

DON'T FORGET ABOUT OUR GREAT MEMBERSHIP BENEFITS!

Smart Texas jewelers are members of the Texas Jewelers Association. In 1906, the Jewelers of America was founded by jewelers for jewelers to advance the professionalism and ethics of the jewelry industry and the TJA was created as an arm of that organization. As the leading non-profit regional jewelry association in the U.S. run by a volunteer board and executive director, the TJA represents the finest jewelry stores, jewelry suppliers, manufacturers, designers, and other businesses serving the jewelry marketplace in the great state of Texas.

The benefits of membership in the Texas Jewelers Association include:

- 1) Marketing and promotion ideas at our round tables and in our magazine
- 2) An annual convention with members from around Texas (<https://texasjewelers.org/wp-content/uploads/2019/04/TJA-2022-Convention-Retail-Member-Registration.pdf>)
- 3) Annual “Meet and Greet” events at jewelry industry events
- 4) A store search with your company on our website (www.texasjewelers.org/store-locator)
- 5) Two magazines per year with articles to help your business grow and succeed (www.texasjewelers.org/Texas-jewelers-magazine-archives)
- 6) Eligibility to enter the annual Design Contest at our convention (www.texasjewelers.org/wp-content/uploads/2022/04/TJA-2022-DesignCompetition.pdf)

Each dues paying member of TJA automatically becomes a member of the Texas Retailers Association who continually research committees of the Texas Legislature and participate in regulatory hearings to protect retailers. (www.txretailers.org/join-tra). The benefits include:

- 1) Low cost and free training for members in a variety of topics like crime prevention, retail innovation and more (www.jewelers.org/ja/careers-education/business-tips)
- 2) A 10% discount on services from LifeLock (www.Lifelock.com)
- 3) Collaboration with various insurance companies including one of our major sponsors, Jeweler’s Mutual (through TJA membership) (www.jewelersmutual.com)
- 4) Point of sale and credit card processing discounts through Media Payment Group (www.txretailers.org/exclusive-partners) 844-674-8255

By also joining JA as a member, you receive even more benefits including:

- 1) Eligibility for FedEx shipping discounts (800) 223-0673
- 2) Synchrony Consumer Financing (www.synchronybank.com)
- 3) Discounts for jewelry envelopes, and diamond platforms (www.isiprint.com/jewelryforms/index.html) 770-458-9077

We know your affordable membership dues are worth their weight many times over and will provide you with a valuable resource for your company.

We look forward to renewing your membership annually and seeing you at our upcoming events where we can share with you the important ideas that benefit us all.

We are UPMR...

*United Precious Metal Refining, Inc.
is the largest U.S. owned, primary
refiner and among the top
three alloy manufacturers for the
jewelry industry globally.*

Refining Services

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Low Grade • Stone Removal

Innovative Products

Master Alloys • Grain • Solder
Wire, Sheet & Tube • Bullion

Research & Development

In-House Development & Testing
Team of Metallurgists

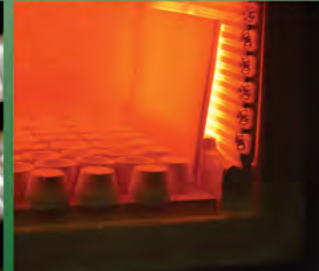
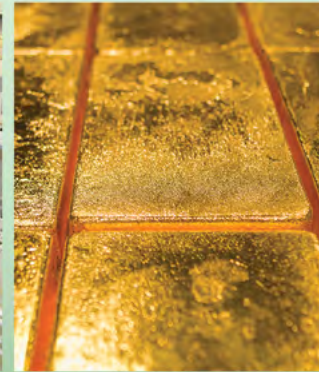
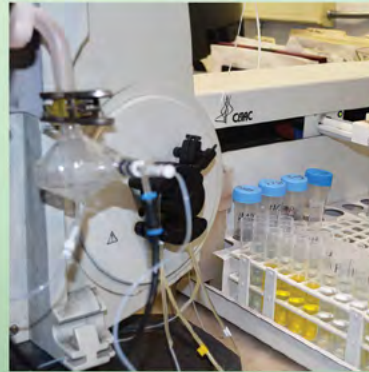
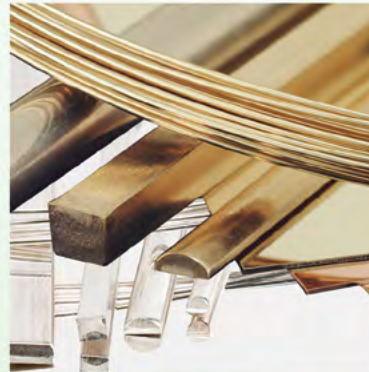
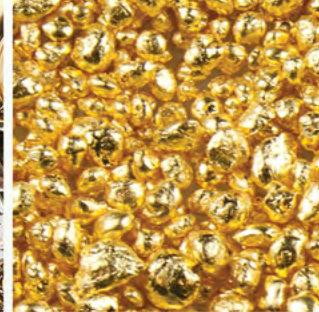
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**Where Jewelry Friends Come
Together.....**



Largest State Association in America

Join us for our Texas Roundup

October 16th and 17th, 2022

Visit www.texasjewelers.org