



# Georgia Gems

A Publication of the Georgia Jewelers Association

Georgia Jewelers Association, 5815 Fairwood Walk, Acworth GA, 30101  
Phone: 770-424-7567 Fax: 770-424-9438

Dear Georgia Jewelers,

I hope this newsletter finds everyone excited and optimistic about the upcoming season. At the two most recent shows we attended, the IJO show in Washington DC and SJTA in Atlanta, the news was very upbeat. Vendor booths seemed much busier than the previous few shows.



Plans have been made to have our 2011 annual convention together with Alabama March 25-27 at Lakepoint State Park Resort in Eufaula, Alabama. This resort has just completed a \$12 million dollar renovation. The 1220 acre park is located on the banks of the 45,000 acre Lake Eufaula. The park has a lodge with low room rates and lakeside cottages, an 18-hole golf course, and marina. This will be a great venue to learn, network and relax with your fellow jewelers. We all need a spring break, so mark your calendars for March 25-27.

Focus on the positives of our business in the coming months. Even though we are in a softer economy, special occasions still happen every day. As we know, jewelry makes those birthdays and anniversaries even more special. What a great business to be in!

Have a great fall.

Thanks,

John W. Reed, J W R Jewelers, Athens  
GJA President

## Mark Your Calendar

MARCH 2011						
SUN	MON	TUES	WED	THURS	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

## 2011 AJA & GJA Convention

March 25-27

Lakepoint State Park Resort

Eufaula, AL

To preview the sight visit [www.alaparks.com](http://www.alaparks.com) and click on Lakepoint under



## Welcome New Members

### New Associate Members

Welcome to our newest associate members

**Doug Johnson**, Davenport, IA. Doug is the business development manager for Gemvision. Doug has attended our last four GJA conventions so he is already a part of the Georgia Jewelers family.

**Ileana Osborne**, Mirimar Beach, FL. Ileana is the owner of Anaeli & Co.

## 2010-2011 GJA Board

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### Publication & Distribution

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2 <sup>nd</sup> Quarter	May 15
3 <sup>rd</sup> quarter	August 15
4 <sup>th</sup> Quarter	November 15

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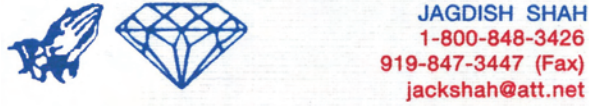
Change of address should be sent to the GJA headquarters location above. Georgia Gems, in its sole discretion, reserves the right to run ad material on hand if material not received by copy deadline date.

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## 2011 Calendar of Events

Jan 22-24 RJO Show

Feb 19-23 IJO Show

March 5-7 Atlanta Jewelry Show

March 6 GJA Board of Directors meeting

March 25-27 AJA/GJA Joint Convention, Lakepoint Resort, Eufaula, AL

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**NANCY B**

## Condolences



Frances Hiers died on July 16, 2010 at her residence in Fitzgerald, GA at the age of 100. Mrs. Hiers was the first woman to ever be elected as President of the Georgia Jewelers Association. She went on to receive an honorary lifetime membership in the association. "A piece of history of the GJA has sadly ended," said Johnny Johnson of Edward-Johns Jewelry. "The Grand Dame of the Georgia Jewelers Association was truly an inspiration for us all. Those of us that were fortunate enough to know Frances were blessed by her friendship and her presence. She will be missed - but fondly remembered."

She and her husband Jimmy opened Hiers Jewelers in Fitzgerald in 1945. During her forty plus year tenure at the store Mrs. Hiers directed in excess of 1000 weddings and was a member of

National Bridal Service. Mrs. Hiers was very active in her community including a lifetime member of Central United Methodist Church, Fitzgerald-Ben Hill Arts Council (former Arts Person of the Year), Fitzgerald-Ben Hill Chamber of Commerce (received Chamber's Lifetime Achievement Award), and teaching classes at Fitzgerald High School just to name a few.

The funeral was conducted by Paulk Funeral Home in Fitzgerald. Memorials may be made to the Central United Methodist Church Scholarship Fund, PO Box 428, Fitzgerald, GA 31750.

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## Security tips for buying OTC metals

The initial gold-buying frenzy may have passed, but many jewelers continue to buy scrap items from consumers on a regular basis. Here are a few tips to keep in mind.

### The buying process

Make sure you comply with local, state, and federal requirements so you aren't charged with violating local anti-fencing laws or the Patriot Act's anti-money laundering program. Requirements may include:

- Obtaining a secondhand dealer's license
- Requiring identification of the seller
- Keeping a log with a detailed description of each item purchased and the seller's name and identification
- Holding items for a specific time period
- Complying with the USA Patriot Act if you purchase more than \$50,000 from the public in one year. More information is available from the Jewelers Vigilance Committee at [www.jvclegal.org](http://www.jvclegal.org).

### Documentation

"At a minimum, keep a daily log that includes the total weight of scrap gold and other metals purchased that day and the market value as of that day," advises Jeff Mills, Jewelers Mutual Insurance Company's vice president of commercial lines. "Be aware that local, state, and federal requirements often require more detailed documentation."

If you have a robbery, burglary, or other loss, you will need this documentation to prove your claim to the insurance company.

Insurance  
Talk with your insurance agent about coverage for scrap gold and metals. Here are a few questions to ask:

1. Does my insurance policy cover items that I buy from consumers and send to a refiner as scrap?
2. What documentation would I need to prove a loss?
3. How would the insurance company value scrap gold and other metals if a loss occurs? Would it pay only my cost to purchase the metals (i.e., the amount that I paid each consumer), the spot metal price on the day of the loss, the spot metal price on the day I purchased the items, or some other value?
4. If the scrap metal is lost in shipment, would the insurance company pay the price quoted by the refiner?
5. Do I need to report scrap metal as part of my inventory to assure that it's covered? If so, how should I list it?

### Shipping scrap metals

Jewelers Mutual recommends shipping gold via Registered Mail with the United States Postal Service. "In our experience, Registered Mail offers the highest level of security. Express Mail is another option or choose a service such as Parcel Pro, which combines shipping, insurance, and enhanced tracking," Mr. Mills offered.

You have several options when shipping scrap metal to a refiner:

1. Insure the shipment under your Jewelers Block or Jewelers Standard policy: Maintain shipment documentation that includes the shipment date, contents and weight, recipient, and who packaged the shipment. Payment of a claim is subject to your policy's coverage terms, shipping limit, and deductible, so check with your agent first.
2. Insure directly with the shipper: In the event of a shipment loss, you must have written documentation showing the refiner's purchase price to prove the value of the loss. Check with your shipper to confirm.
3. Insure using the refiner's shipping account: Some refiners permit you to ship and insure metals using the refiner's shipping account. The refiner deducts the cost of shipping and insurance from the final payment.

### A few more issues

Peak season coverage: If you plan a gold-buying event, contact your agent about a "peak season" endorsement to ensure an adequate policy limit.

In-safe/out-of-safe limit: Scrap gold and other metals usually are considered inventory covered by your policy's in-safe or out-of-safe limit when closed for business. Keep gold and other precious metals in a locked safe or bank safe deposit box at all times.

Cash: Be aware that local ordinances may prohibit cash payments. If you are paying cash for over-the-counter purchases, you may have more cash on hand than normal. More frequent cash deposits or withdrawals can assist you in managing the amount of cash on-premises. Talk with your agent about increasing your insurance limit for cash if necessary.

Jewelers Mutual offers a handy explanation for "Documenting cash and other payment instruments" on its Web site at <http://www.jewelersmutual.com>; click on the Business Section - Industry Resources - Inventory Records.

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## Insurance agent honored by Jewelers Mutual Insurance Company

Judy Carter & Associates, Birmingham, Alabama earned the designation of Centerstone Circle with Neenah, Wis.-based insurer, Jewelers Mutual Insurance Company.

To receive this designation, Judy Carter & Associates exemplified exceptional customer service, in-depth knowledge of jewelry business operations, and an understanding of appropriate insurance coverages while generating a target goal over a three-year period.



Patrick Drummond congratulates Judy Carter while Steve Dabbs, a Judy Carter associate, looks on.

Patrick Drummond, vice president of Sales & Marketing at Jewelers Mutual, congratulated the agencies, saying, "We appreciate your commitment to Jewelers Mutual and the dedication you show to your clients."

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*continued on bottom of page 8*

## Tech Corner

Lost-wax casting has been used to create custom jewelry designs since at least the 4th century B.C. Since ancient times, jewelers have tediously hand carved wax models of their designs - the more intricate the design, the more time invested in the model. The wax model is then used to create a mold from which the custom made piece is cast. But even the most skilled jewelry artisans are still human, and hand carving the models still meant a certain lack of precision in their production. In addition, preliminary design work was done with pen and paper and sometimes it was difficult to convey the true beauty of a singular design to the customer.



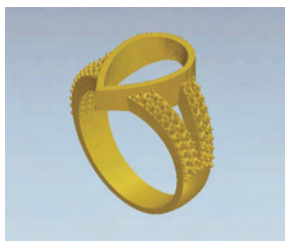
In the 1980s, Delcam, one of the largest developers of Computer-Aided Design and Manufacturing software, developed the first software which allowed 3D modeling from 2D images and artwork. In 1991, the first version of ArtCam was released which allowed artistic flourishes and logos to be added to precision engineering components. It wasn't long before artists, including jewelers, began using ArtCam programs to render intricate manufacturable models without the need for conventional engineering or technical skills.

Now almost twenty years later, ArtCam Jewelsmith allows the artisan to create and manufacture unique pieces with the simplicity of a paint package. I recently began using Jewelsmith and have been truly amazed with the abilities of this solution. Now I can easily create four-color, three-dimensional renderings that perfectly convey a true image of a custom design. Customers can sit with me as I work on a design and see their creation "come to life" on the screen right before them. Changes can easily be made to the 3D image as a customer watches and a final design approved before creating the wax model.

Integrated with Jewelsmith's design software is a wealth of unique relief-modeling tools and manufacturing technologies. Once the design is finalized, Jewelsmith can then be used to create a wax model more quickly and more precisely than any created by human hands. From taking an idea in someone's mind to placing the finished piece in your hand, Jewelsmith is truly a complete solution!

How has Jewelsmith helped my business? 2010 is shaping up to be our best year ever in terms of revenue growth, with our design business now serving both individual customers and my fellow jewelers. Design and production times have been greatly reduced, allowing me to take on more custom work. I have more time to pursue product expansion; I recently launched my exclusive line of "Guille" watches featuring sapphire crystals, stainless steel casings, lifetime batteries and Swiss movements.

I became a jeweler because I love everything about jewelry wearing it, admiring it but most of all designing it. I believe that like all artistic expression, jewelry provides a glimpse into the very soul of humanity, and is a vivid reminder of what separates man from the animals - a desire to possess the essence of beauty. With ArtCam Jewelsmith, you too can now help your customers possess their own custom masterpiece, an heirloom for future generations to enjoy and treasure.



Bill Rosenfeld and Rosenfeld Jewelry have served customers in metro Atlanta for over 30 years with a broad inventory of classic and contemporary pieces as well as a wide range of custom design services. Bill was recently appointed to the board of the Georgia Jewelers Association, and is a welcome guest columnist in this issue of "Georgia Gems." You can contact Bill at [wrosen@mindspring.com](mailto:wrosen@mindspring.com). Learn more about ArtCam Jewelsmith at [www.artcamjewelsmith.com](http://www.artcamjewelsmith.com).

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## Finance in Today's Market

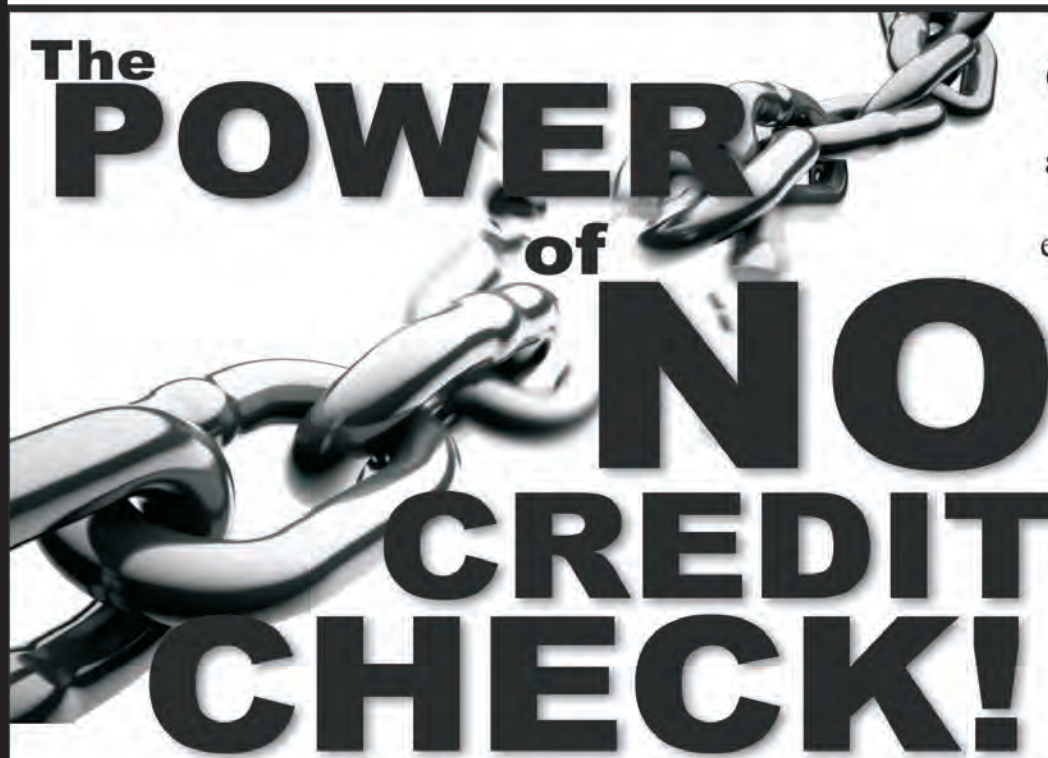
We have had quite a ride on our hands the last two years. Our current economy has shaped and reshaped our market over and over again. The year 2009 brought in an onslaught of hurdles to overcome from record unemployment to restricting laws for the credit card companies. If you are still in business congratulations you are smarter than the average entrepreneur! Now that we have established that, what's next? I may have an idea that could help your company survive 2010 and beyond.

I remember when I was a young man, I asked a young lady to take my hand in marriage. It was easy; I filled out the application, some forms and walked out of the jewelry store with ring in hand that night. I wonder if I could perform those same acts in today's lending market.

Bankruptcy has sky rocketed during this crisis, and credit scores have plummeted. Who, I ask, can get approved for quality jewelry through conventional credit lending? I have heard from numerous jewelers, state wide, that have potential customers with good to great paying jobs that can't get approved because of one blemish on there credit report. No one wants to accept risk right now, well almost no one.

I have been from Buckhead to Thomasville and Columbus to Augusta telling jewelers about a new company who would approve customers without even pulling a credit report. Okinus Credit Solutions in the small sleepy town of Pelham, Georgia has turned the "No Credit Check" lending market on its ear! They can approve customers that well-known lending companies simply can not. In this economy every customer is precious, turning away as little as five customers a month can determine whether or not the mortgage gets paid.

In the future, every successful jeweler will have a "No Credit Check" option in their arsenal. Don't get left behind!  
GJA Member  
Bryan McKenzie



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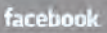
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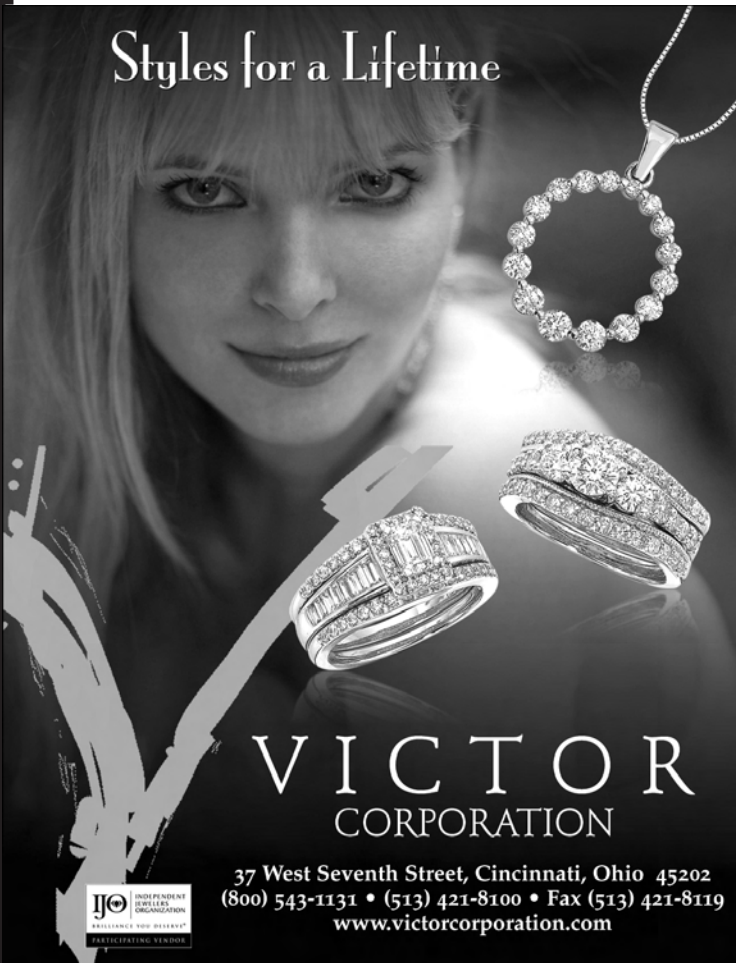
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# Georgia Gems

A Publication of the Georgia Jewelers Association

## News From Around The State



Avery Cate Rikard was born on June 29th to parents Michele and Dustin Rikard. Avery is the granddaughter of Jan and Phil Ferguson of **Ford, Gittings and Kane** in Rome. Jan is not too excited to have a first grand child be a beautiful

Chris Spencer, a third generation jeweler at **Spencer's Jewelers** in Athens, has completed the Diamond and Diamond Grading course from GIA. Chris having grown up in the family business has worked full time since finishing college in 2006. Chris is married: he and Kristin will soon celebrate their second wedding anniversary.



little girl!

Lila Claire Jones, another addition to **J.C. Grant Co's** (Milledgeville) sixth generation, born August 2, 2010. Proud parents: Justin and Jennifer Jones; proud big brother: Blake Jones; proud grandparents: Jean Graham and Terry Phillips; proud great granddaddy: John Grant, Jr.



After owning **R.S.Mann Jr. Jewelers** for twenty years Ray and Linda DuBose are retiring the name, R.S. Mann Jewelers. They are not going away but will be renaming the store **DuBose Jewelers Diamond Center**. The name change will take place sometime the end of September after some remodeling. They are having the opportunity to sell off some old inventory and bring in new items as they continue on their adventure in the retail jewelry business.

## Georgia Jewelers Association

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pen every day. As we know, jewelry m