

CONVENTION  
INFORMATION  
INSIDE!

# *2020 Annual Convention*

## September 19-20th, 2020



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Jewelers  
Association

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# 2020 Convention Yearbook

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# President's Message

Dear Alabama Jewelers,

I am honored to be the President of the Alabama Jewelers Association at one of the most challenging times in our recent history. Most of our stores have been closed for weeks on end during 2020. Our Annual Convention was rescheduled twice and our beloved Saltwater Seminar has been cancelled. During this time we have scrambled to invent new and innovative ways to operate our stores and our association while serving our customer base. I hope you have moved forward with everyday business, managing social platforms and new creative ways of doing business.

Your Alabama Jewelers Association has recognized the need to make changes before it was forced on us. Things like email newsletters, a website with all our information about upcoming conventions and our new scholarship program are just a few of the innovations. We need to vote to update the needed charges to our by-laws at our convention Sunday, September 20th, 2020. A copy of the proposed by-laws was sent out this past February and another one will be sent out in August. Please read over the by-laws with the proposed changes and make notes of any questions you may have. If you can't attend the convention a proxy vote will be in the packet you receive. Please send in your vote so your voice can be heard. This is your association, we need and value your input.

I hope that this year finished strong for each and every one of you. Our state is strong and we will prosper. A quote from the Beatles "We will get by with a little help from our friends". Our vendors need us and we need our vendors. Know that we are in this together. Stay safe.

Thank you and may God bless you.



Sincerely,  
Marshall Sanford  
AJA President



*President*  
**Marshall Sanford**  
Hayes Jewelers  
Mobile

## Executive Officers



Vice President /Treasurer  
**Ryan Snuggs**  
Bromberg & Co.  
Birmingham

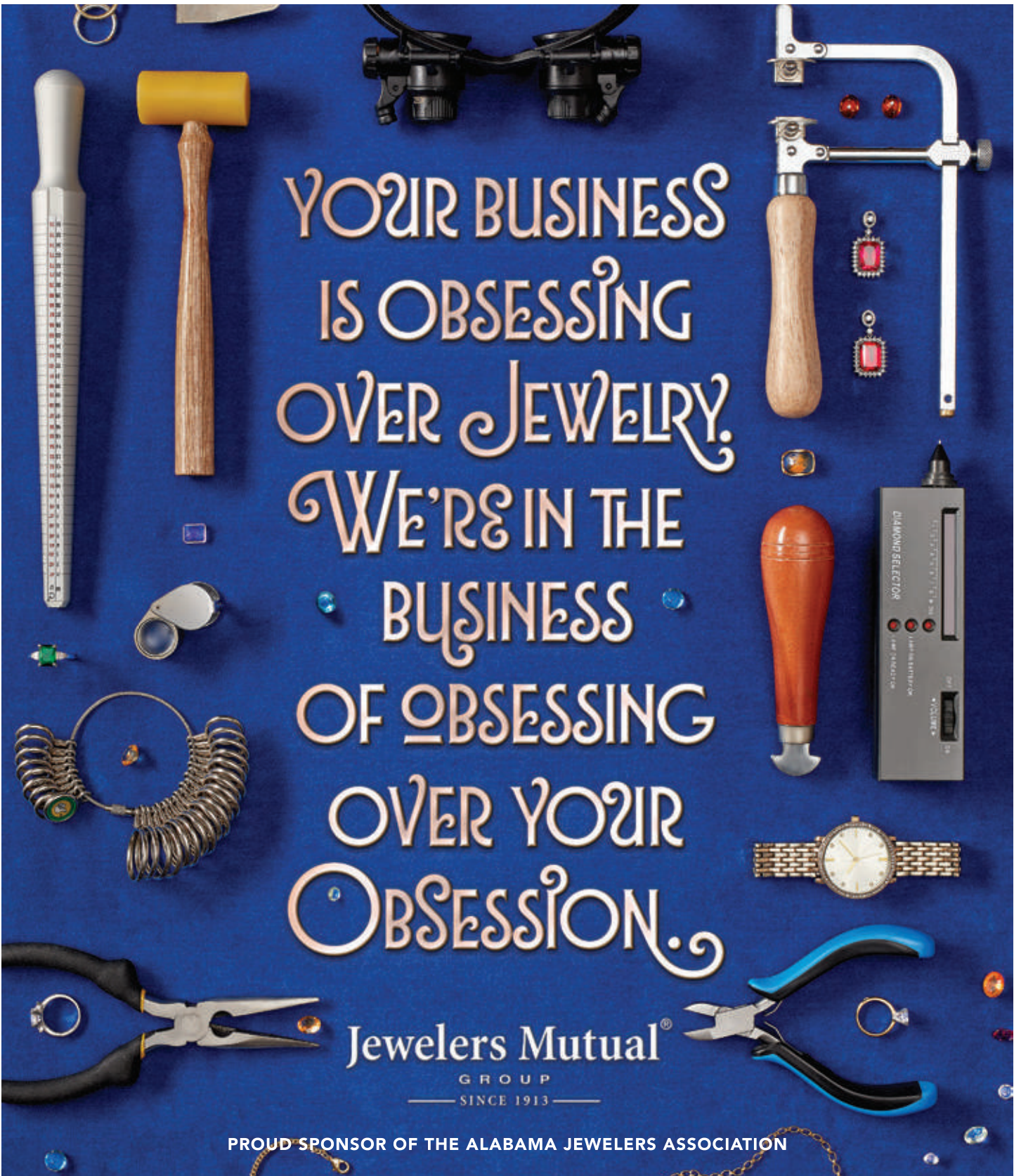


Secretary  
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Executive Director  
**Nancy Dawkins**  
Nancy & Co. Fine Jewelers  
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205-795-1221

[judy@judycarterandassociates.com](mailto:judy@judycarterandassociates.com)



# District Vice Presidents



**Cody Foote**  
Maria Jewelers  
Opelika



**Joseph Denaburg**  
Levy's Fine Jewelry  
Birmingham



**Kim Odom**  
Doug Doggett Jewelers  
Cullman



**Ivy Lowe**  
Nancy & Co. Fine Jewelers  
Demopolis



**Maria Foote**  
Maria Jewelers  
Opelika

# President's Advisory Council



**Glenn Manning**  
Manning Jewelry  
Foley



**Danny Clarke**  
Gold Art  
Mobile



**Jared Nadler**  
Levy's Fine Jewelry  
Birmingham



**John Poole**  
Hudson-Poole Jewelers  
Tuscaloosa



**Richard White**  
Ed White Jewelers  
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**Gene Poole**  
Hudson-Poole Jewelers  
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- ♦ MS Gems - Manoj Jain
- ♦ ODI - Michael Haider
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- ♦ Atlanta Jewelry Show
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- ♦ Speedwire - Glenn Manning
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- ♦ Time Delay - Robert Loving
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- ♦ Uneek Jewelry - John Rowlett

*Pewter*

- ♦ American Ring Source - Trey Prichard
- ♦ Michael Ryan & Co. - Ryan Snuggs
- ♦ Midwest Closeouts - Steve Stricklin
- ♦ Aarush Diam & Prime Mountings - Arthur Back
- ♦ Shefi Diamonds - Sammy Turner
- ♦ Apollo MFG and Artistry - Gene & Laura Lambert
- ♦ Southern Gates - Doris Butler
- ♦ Allison-Kaufman - Allen Stricklin
- ♦ Amergem - Greg Bayer
- ♦ Carpenter Diamond Distributors
- ♦ Intercontinental Diamonds - Steve Ehrmann
- ♦ Kim International - Bill Harrison
- ♦ Rhett Hartzog Company - Rhett & Cindy Hartzog

*Thank You!*

*AJA Is Grateful To Our Sponsors, Advertisers And The Many Supporters  
Who Help Make This Annual Convention Possible!*

# Schedule for the *2020 Annual Convention*

## **SATURDAY, SEPTEMBER 19TH**

5:00 - 10:00pm      Hospitality - *Join us for light refreshments and get to know your fellow jewelers. Dinner on your own.....* Room 315

## **SUNDAY, SEPTEMBER 20TH**

8:00 - 8:30am      Discovery Tables .....Riverchase Ballroom  
& Jewelry Design Contest Setup

8:30 - 9:30am      Registration & Light Breakfast .....Riverchase Ballroom  
*Discovery Tables & Jewelry Design Contest Open*

9:30 - 10:30am      Speaker "Diamond" Bill Warren .....Riverchase Ballroom  
*Become a Sales & Marketing Super Star Using  
Hypnotic Selling Secrets of the Successful*

10:30 - 11:00am      Break .....Riverchase Ballroom  
*Visit Discovery Tables & Jewelry Design Contest*

11:00am-12:00pm      Speaker Ryan Snuggs .....Riverchase Ballroom  
*Building a Team and Resetting Culture*

12:00-12:30pm      Break .....Riverchase Ballroom  
*Visit Discovery Tables & Jewelry Design Contest*

12:30 - 2:00pm      Past Presidents Luncheon ..... Winston Ballroom  
*Jewelry Design Contest & Lifetime Awards*

2:00 - 4:00pm      Discovery Tables Open .....Riverchase Ballroom

**CONVENTION COORDINATOR - Nancy Dawkins (205) 454-1058**



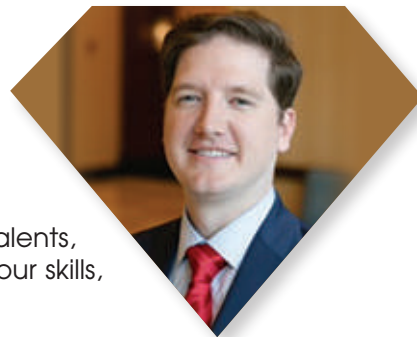
# Speakers for the 2020 Annual Convention

## Ryan Snuggs

Bromberg & Co. - Birmingham, AL

### *Building a Team and Resetting Culture*

It's one of my favorite topics and I enjoy investing in others to find out their gifts, talents, and skills they bring to the team! If you can discover your purpose, develop your skills, then you will be able operate within your sweet spot in your organization! Empower the Culture. Be the Culture.



Ryan Snuggs is a bench jeweler, gemologist, retail sales, and store sales manager with individual store record and been apart of a team's record success.

## "Diamond" Bill Warren

### *Become a Sales & Marketing Super Star Using Hypnotic Selling Secrets of the Successful*

Seminar Description: Now you can learn "Hypnotic" selling secrets from "Diamond" Bill Warren using techniques borrowed from the "Hypnosis" industry. These sales and marketing techniques are also known as "NLP" or "Neuro Linguistic Programming." Who uses NLP? Detectives, lawyers and top salespeople! Learn these techniques and watch your own personal sales soar!



"Diamond" Bill Warren is a successful jewelry store owner, professional motivational/marketing speaker and columnist for Instore Magazine & Mid-America/Southern Jewelry News. He is the founder of Diamond Bill Marketing in which he privately coaches jewelers for ever increasing success. He also has a flourishing but private Facebook group known as "Diamond Bill Warren's Jewelers Success Group."

## Announcing the NEW Alabama Jewelers Association Scholarship Program



*Ask not what you can do for the Alabama Jewelers Association,  
but what the Alabama Jewelers Association can do for you.*



The AJA is one of the strongest State Jewelry Associations in the country, and we are adding another benefit for our members. Beginning in 2020, the AJA will award two (2) scholarships annually in the amount of \$500 each, to two AJA members to put towards their continuing education in the jewelry industry.

We look forward to naming our winners during the September Convention. This convention will be held at the Wynfrey Hotel in Birmingham, September 19-20, 2020.

*The requirements as well as the scholarship application  
are online at [www.alabamajewelers.org](http://www.alabamajewelers.org).  
Scholarship Deadline to apply August 31st*



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jewelersforchildren.org



When doctors discovered Ismael had acute lymphoblastic leukemia, his family was shocked, but he soon received a much needed distraction. Jewelers for Children asked him his one-true-wish and his answer came easily...he wanted to meet a real life hero, the retired Commissioner of Police, Mr. Kahn.

 Learn more at [Facebook.com/JewelersforChildren](https://www.facebook.com/JewelersforChildren)



**JEWELERS FOR CHILDREN**  
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# GIVING BACK...

Alabama  
Jewelers  
Association

## Doing Some Good In Our Communities



**JEWELERS FOR CHILDREN**  
A GIFT OF LOVE FOR CHILDREN IN NEED

### JEWELERS FOR CHILDREN

As the industry's charity, Jewelers for Children (JFC) is generously supported by those who create and sell fine jewelry and watches. Manufacturers, retail jewelers, trade associations, watch companies and those who provide professional services to the jewelry industry unite on behalf of children. Since 1999, nearly \$ 57 million has been invested in special programs to reach children whose lives have been devastated by catastrophic illness or life-threatening abuse and neglect. Please join with the "Industry with a Heart" in support of the work being done by our charity partners.

### NATIONAL CASA (COURT APPOINTED SPECIAL ADVOCATES) ASSOCIATION

National CASA is dedicated to making the world a safer and more nurturing place for the nation's abused and neglected children. Highly trained CASA volunteers (sometimes called guardian ad litem volunteers) are matched with children and work to ensure that they are placed in stable, caring homes where they can thrive. With more than 1,000 community-based program offices operating in 49 states, the CASA model has become one of the most successful ongoing, large-scale volunteer operations in the country. Nearly 90,000 caring, trained volunteers serve children every year; yet tens of thousands of children go without an advocate to speak for them. Since 2002, Jewelers for Children has provided more than \$ 10.8 million in funds to recruit and train volunteers who provided critical support to 54,659 abused and neglected children in 338 shared communities nationwide by helping to recruit and train 17,044 volunteers.



### ELIZABETH GLASER PEDIATRIC AIDS FOUNDATION

The Elizabeth Glaser Pediatric AIDS Foundation is a global leader in the fight against pediatric AIDS, working around the world to halt the pandemic and help those already infected with HIV. Its research, prevention and treatment, and advocacy efforts have improved the lives of millions of children and families each year as it pursues its ultimate goal: an HIV-free generation. JFC grants, totaling more than \$ 12.4 million have been directed to research programs -- including the Elizabeth Glaser Scientist Award and the International Leadership Award -- as well as HIV prevention initiatives have helped the Foundation bring hope to children and families worldwide resulting in more than 150,000 women having access to pre- and post-natal care to insure healthy, HIV- babies.



### ST. JUDE CHILDREN'S RESEARCH HOSPITAL®

St. Jude Children's Research Hospital is dedicated to finding cures and saving children. The commitment shown by Jewelers for Children to St. Jude has helped the hospital continue to be one of the world's premier centers for the research and treatment of pediatric cancer and other catastrophic childhood diseases. Children from all 50 states and around the world have come through the doors of St. Jude for treatment, and thousands more around the world have benefited from the research conducted at St. Jude -- research that is shared freely with the global medical community. JFC helps ensure this crucial research will continue and that no child will ever be denied treatment at St. Jude because of the family's inability to pay. JFC totaling more than \$ 13.7 million has been used to endow the Bone Marrow Transplant Clinic at St. Jude in 1999, and since then almost 900 children have received bone marrow transplants. Additionally, JFC has funded the Stem Cell Transplantation Laboratory, a chair in the Genetics and Gene Therapy, immune system research and is currently funding a bone marrow human applications laboratory.



### MAKE-A-WISH® AMERICA

Make-A-Wish America grants the wishes of children with life-threatening medical conditions to enrich the human experience with hope, strength and joy. With the help of generous donors and nearly 25,000 volunteers, the Make-A-Wish Foundation grants a wish every 40 minutes and has granted more than 315,000 wishes in the U.S. since inception. Since 1999, JFC has provided \$ 13.3 million to grant the wishes for over 1,950 children and their families in the United States. More than \$ 1.9 million has been provided to Make-A-Wish India to grant more than 12,000 wishes there.

JFC has also provided \$ 345,000 to the Santa-America Fund to recruit volunteer Santas and Elves to visit children in crisis and nearly \$ 100,000 to the Organization for Autism Research.



# Discovery Table Vendors

Sunday, September 20th 8:30am-4:00pm

Featuring your favorite Companies and Sales Reps

**Allison Kaufman - Allen Stricklin**

American Ring Source  
Trey Prichard

Apollo MFG  
Gene & Laura Lambert

**Artistry - Gene & Laura Lambert**

Edgewater - Doris Butler

**Global Liquidators - Eric Jones**

High Level Thinkers  
Andre' Savoie

Judy Carter & Associates  
Judy Upton

**Kim International - Bill Harrison**

Lustuor, Aiya Design, Piyaro  
Sunny Aiya

Michael Ryan & Co  
Ryan Snuggs

Midwest Closeouts  
Steve Stricklin

**ODI - Michael Haider**

Premium Wholesale  
Mike Combs

Royal Chain Group  
Beverly Goddard

**Shefi Diamonds - Sammy Turner**

Southern Gates - Doris Butler

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Renee & Steve Singer

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Victor Corp. - Jeff Yother

Wilkerson - Beverly Goddard

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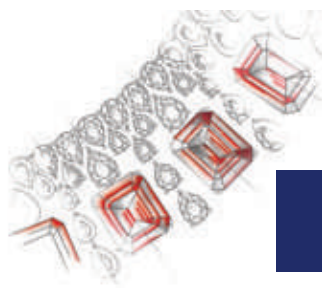
Executive Director  
Nancy Dawkins



2802 Lurleen B Wallace Blvd.  
Northport, AL 35476  
(205) 526-5710

alabamajewelers@icloud.com





# Begin Creating Your Designs for the

## 2020 Design Competition



Entering a design contest is a great way to bring attention to your store and/or your jeweler(s). The PR that a winner receives is invaluable. AJA membership offers many benefits, and the publicity you'll receive as a winner far exceeds the cost of your yearly dues.

Consider an entry in every category - this not only increases your chances of winning but it also makes for a more fun and exciting competition.

For more details call the AJA Office or Nancy Dawkins at (205) 526-5710 or visit [www.AlabamaJewelers.org](http://www.AlabamaJewelers.org)

### These are the Categories...

- o **Category 1)** Materials may cost up to \$1,000
- o **Category 2)** Materials may cost between \$1,001 to \$3,000
- o **Category 3)** Materials may cost over \$3,000
- o **CAD/CDM:** Cost of materials may vary
- o **People's Choice**
- o **Best In Show**

*The Official Rules of Entry are on [www.alabamajewelers.org](http://www.alabamajewelers.org).*

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# Congratulations!

# 2019

## AJA Design Competition Winners!

### BEST IN SHOW

**Candace Wade**  
Levy's Fine Jewelry  
Birmingham, AL

*Oval Light Purple Agate  
Housed In A 14 KT  
White And Rose Gold  
Basket Of Diamonds*



### CATEGORY 1

*1st Place*

**Natalya Douglas**  
Hayes Jewelry  
Mobile, AL

*Non-Magnetic Hematite Beads And  
Miyuki Seed Beads With Sterling Catch*



### CATEGORY 2

*1st Place*

**Robert Levy**  
Levy's Jewelry  
Birmingham, AL

*Cushion Cut Tanzanite Set Strategically In A Concave 18 KT  
Yellow Gold Frame That Reflects Either Yellow Gold Or Purplish  
Blue, Depending On The Angle, With Accent Diamonds*



### CATEGORY 3

*1st Place*

**Blake Turner**  
Hayes Jewelry  
Mobile, AL

*Hour Glass Design  
Pendant With Trillion  
Color Change CZs  
And Round Diamonds  
Set In 14 KT*



### CAD DESIGN

*1st Place*

**Glenn Manning**  
Manning Jewelry  
Foley, AL

*Free Form Opal And Diamond Pendant Set In 14 KT Yellow Gold*



### PEOPLE'S CHOICE



# Retail Membership Roster



**AGNEW JEWELERS**  
311 Main Street #109  
Trussville, AL 35173  
(205) 661-3422

**ANDRESS JEWELRY**  
211/2 Saraland Boulevard South  
Saraland, AL 36571  
(251) 675-9020



**BARTON-CLAY**  
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Mountain Brook, AL 35223  
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**B & B JEWELERS**  
7540 Memorial Parkway SW  
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Huntsville, AL 35802  
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**BRADSHAW JEWELERS**  
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Dothan, AL 36303  
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**BROCK'S JEWELERS**  
8760 Madison Boulevard  
Suite S  
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**BROMBERG & CO., INC.**  
131 Summit Boulevard  
Birmingham, AL 35243  
(205) 969-1776

**BROMBERG & CO., INC.**  
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**BRYAN JEWELRY**  
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Prattville, AL 36066  
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**BUTLER DIAMONDS & FINE JEWELRY**  
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**COUCH'S JEWELERS**  
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**CRONIER'S FINE JEWELRY, INC.**  
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**CUMMINGS JEWELRY DESIGN**  
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**ED WHITE JEWELERS**  
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Cullman, AL 35055  
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**FINCHER & OZMENT JEWELERS**  
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Tuscaloosa, AL 35406  
(205) 752-3511

**FRANK & CO. FINE JEWELRY**  
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Orange Beach, AL 36561  
(251) 970-2060



**GARY K JEWELERS -  
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**GOLD CONNECTION**  
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**GROGAN JEWELERS BY LON**  
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Florence, AL 35630  
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**HAROLD'S FINE JEWELRY**  
2860 Zelda Road  
Montgomery, AL 36106  
(334) 273-0260

**HAYES JEWELERS**  
5456 Cottage Hill Road  
Mobile, AL 36609  
(251) 661-9846

**HOBBS JEWELERS**  
571 Highway 72 West  
Athens, AL 35611  
(256) 233-4653

**HOBBS JEWELERS**  
2801 Memorial Parkway #105B  
Huntsville, AL 35801  
(256) 715-1377

**HOWARDS FINE JEWELRY**  
1147 Opelika Road  
Suite B  
Auburn, AL 36830  
(334) 821-1200

**HUDSON-POOLE JEWELERS, INC.**  
1111 Greensboro Avenue  
Tuscaloosa, AL 35401  
(205) 752-5535

# Retail Membership Roster

**HUTCHERSON JEWELERS**  
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Monroeville, AL 36460  
(251) 743-3681

*J*  
**ISBELL JEWELERS**  
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Birmingham, AL 35242  
(205) 995-7990

*J*  
**J. LEONARD HENRY & CO.**  
704 Horton Road  
Albertville, AL 35950  
(256) 878-3655

**JEWELRY BOUTIQUE**  
3531 Cloverdale Road  
Florence, AL 35633  
(256) 767-5342

**JEWELRY BY DESIGN**  
590 N. Dean Road  
Auburn, AL 36830  
(334) 821-9940

**JIMMY SMITH JEWELERS, INC.**  
2306 6th Avenue SE  
Decatur, AL 35601  
(256) 353-2512

**JOHN BOSCO JEWELER**  
3507 Montlimar Plaza Drive  
Mobile, AL 36608  
(251) 342-4619

**JOHN CAULEY JEWELER**  
15 Upham Street  
Mobile, AL 36607  
(251) 660-4759

**JOHNSON JEWELERS**  
56 East Claiborne Street  
Monroeville, AL 36460  
(251) 743-2277

*K*  
**KIRKLAND JEWELERS**  
1728 West Main Street  
Dothan, AL 36301  
(334) 793-1793

*L*  
**LEVY'S FINE JEWELRY**  
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*M*  
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Foley, AL 36535  
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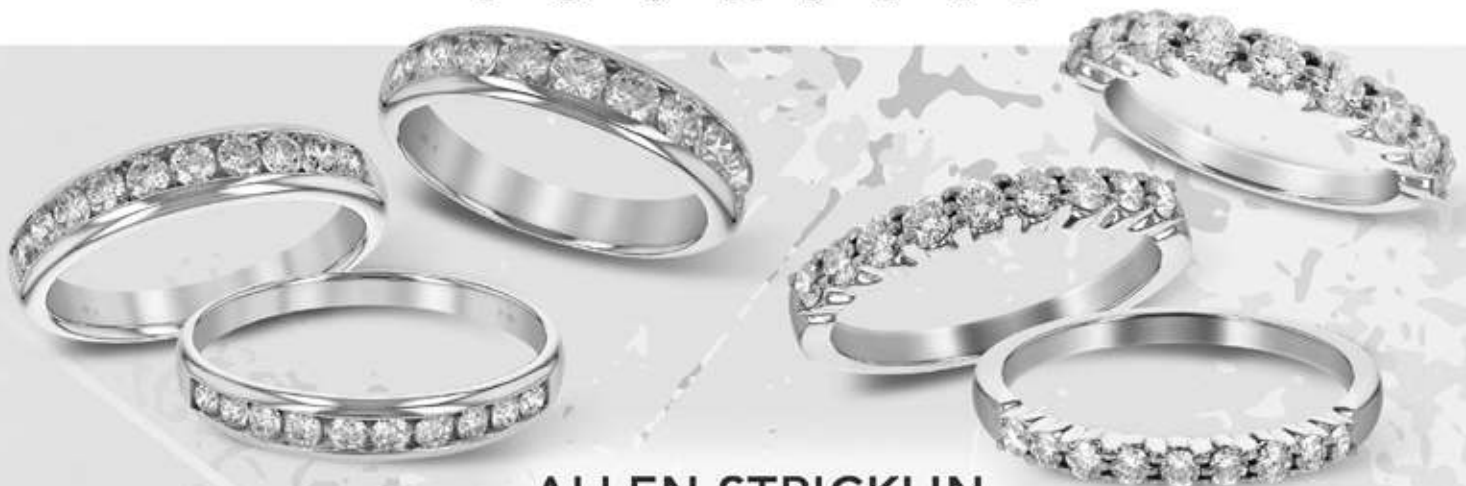


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# Anti-Money Laundering Program: What Jewelers Should Know

JewelPAC™

Presented By **Jewelers Mutual Group | Jewelers Vigilance Committee**

## What are Anti-Money Laundering laws?

The Financial Crimes Enforcement Network (FinCEN) defines money laundering as the process of making illegally gained proceeds appear legal. To prevent “dirty money” attempting to be made “clean,” Anti-Money Laundering laws were initiated in the United States beginning with the Bank Secrecy Act of 1970. These laws have not changed, but their scope has been broadened. Amendments made by the USA PATRIOT Act in 2001 include jewelers as part of the financial system because of the substantial value gems, jewelry, and precious metals carry. The regulations cover certain goods, including precious metal, precious gems and jewels, and jewelry made from those for which 50% of the value is derived from the precious metal/gems/jewels (“covered goods”). Given the possibility that dirty money from illegal activities could be converted to clean money through trading jewelry, there are no signs that these laws will be rolled back.

## Why is AML compliance for jewelers important?

These laws are not necessarily in place because jewelers would behave unethically if they weren't instituted, but because of the risk that criminals or terrorist organizations will target unsuspecting businesses. These corrupt individuals and groups buy your legitimate covered goods to unload their “dirty” money and then sell or trade it to finance their unethical operations. Jewelers

already know how important it is to keep their merchandise protected from fraud, but this has larger implications than losing merchandise.

## What happens if jewelry businesses are not compliant?

Generally, non-compliance would be uncovered during an IRS audit. Regulators could enact two different types of penalties for non-compliance.

**1)** A civil penalty with a fine up to \$250,000 or up to two times the amount of the transaction, not to exceed \$1,000,000.

**2)** A criminal penalty with a fine up to \$500,000 and a maximum of 10 years in prison, or both.

Of course, formal investigations and legal proceedings will be done before any charges are filed, but much like an employment lawsuit, you may find it difficult to keep a positive public image associated with your business during the process. Remember, even if you are unknowingly used to launder money, you can still be charged for being negligent.

## How can jewelry businesses comply with AML laws?

If your business is not exempt, you are required to do the following:

- Appoint a compliance officer to manage your AML program
- Assess the risks your business faces
- Create a written, customized program
- Conduct ongoing employee training
- Check customers and suppliers for risk factors

- Appoint an independent tester to verify that your program is current, appropriate, and effective
- Have your program tested annually
- File appropriate federal forms when needed

If that sounds like a lot, you're right — thankfully, you don't have to guess where to start or go about creating your program without direction. In addition to offering exclusive discounts and insurance options for jewelers who ship their goods, Jewelers Mutual Group, together with the Jewelers Vigilance Committee (JVC), the industry's legal compliance experts, is offering a new and improved online AML program: *JewelPAC™*. This program combines JVC's expertise regarding legal issues impacting the jewelry industry with our trusted guidance. Some of the valuable features in the program include:



- Proprietary software that automatically creates customized documents required of you
- Ability to administer employee education and training
- Automatic updates that help keep your program up to date

In addition to being required by federal law and to maintain a relationship with your bank, a proven AML program also provides you peace of mind and pride with your customers knowing you are at the pinnacle of business ethics. The program helps ensure your supply chain is free of problematic activity out of your control that could harm your business.

To learn more, visit [www.ishipjm.com/clientservices/pac/default.aspx](http://www.ishipjm.com/clientservices/pac/default.aspx).

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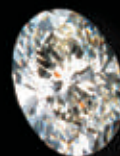
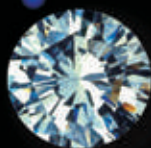
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The sale has absolutely helped us with our financial goals. For me to be able to retire, we needed to liquidate our inventory and it has been very successful in that regard. We are tremendously pleased with how it is going.

I've always been very conscious of our image in the community. It has been handled so well. I've gotten nothing but compliments from customers. You get a tear in one eye and a smile on their face. They understand why we are going out of business but they are going to miss us. We couldn't have done that without Wilkerson!

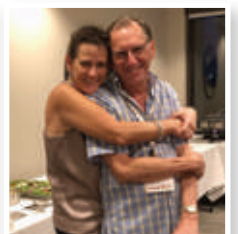
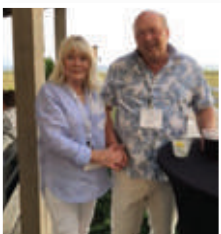
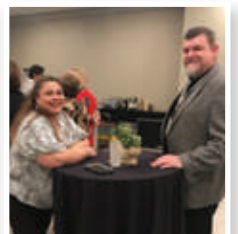
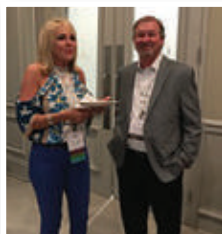
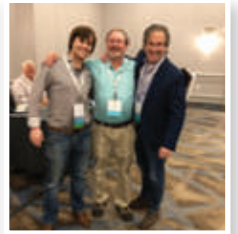
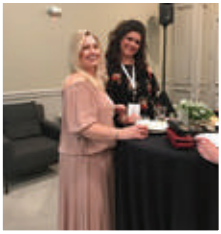
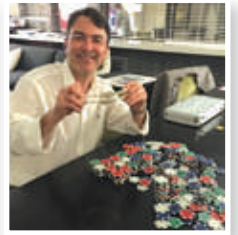
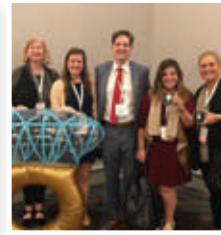
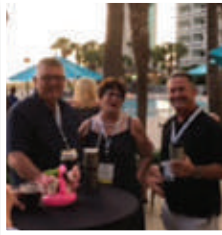
Just yesterday, I spoke to a friend who decided to close his business. I immediately said you need to call Rick Hayes or Josh Hayes and discuss it with them. They are the only people I would ever recommend."



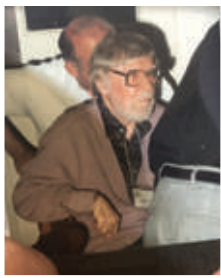
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# A Guide to Worker's Compensation Insurance

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As an employer, you are legally required to provide a safe workplace. With the exception of Texas, all states mandate employers with more than a few employees to purchase workers compensation insurance to help meet that obligation. *In Alabama, if you have five or more employees, including officers, you are required to purchase Workers Compensation Insurance.*

Did you know that most states consider an uninsured contractor or subcontractor as your employee? "Your business could be liable for an injury sustained by a contractor who is working for you."

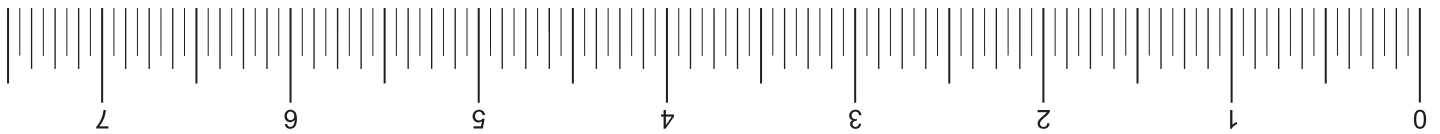
Workers compensation insurance serves two purposes:

- 1) pays for medical care and lost wages that result from an employee's work-related injury
- 2) protects your business from lawsuits by employees injured while working

The benefits are available regardless of who was at fault.

**Here are tips to find the best coverage and plan for your company:**

- 1. Consider your state requirements:** Policies vary from state to state; it is important to consult with your insurance agent or broker regarding your state's mandates.
- 2. Consider the benefits:** What benefits does the insurer offer to help you safeguard your employees? How does this program give back to your business?
- 3. Expertise:** What expertise in workers compensation does the insurer provide, including claims management and return-to-work support.
- 4. Understand your coverage:** Consult with your broker, agent or insurance company to fully understand your policy because coverage details can vary.
- 5. Create a safety plan:** Ensure the safety of your employees by implementing safety recommendations. Post guidelines, tips and recommendations for your employees to read and schedule regular workplace safety training so everyone shares the overall safety goals.



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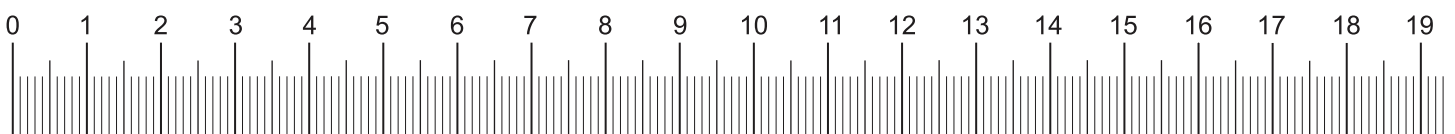
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## CONVERSION GRID TO ESTIMATE CASTING WEIGHT IN DIFFERENT METALS

Present Metal

Desired Metal	10K Yellow	10K White	14K Yellow	14K White	18K Yellow	18K White	Sterling Silver	Platinum	10% Ir Platinum	Alloy	24K Fine Gold	Wax
10K Yellow	1.000	1.045	0.885	0.918	0.743	0.790	1.105	0.539	0.537	1.377	0.599	11.570
10K White	0.957	1.000	0.847	0.878	0.711	0.756	1.057	0.516	0.514	1.318	0.573	11.070
14K Yellow	1.130	1.181	1.000	1.036	0.839	0.893	1.248	0.609	0.607	1.556	0.677	13.070
14K White	1.090	1.139	0.965	1.000	0.809	0.861	1.204	0.588	0.585	1.501	0.653	12.610
18K Yellow	1.347	1.407	1.192	1.236	1.000	1.064	1.488	0.726	0.723	1.855	0.806	15.580
18K White	1.265	1.322	1.120	1.161	0.940	1.000	1.398	0.683	0.680	1.743	0.758	14.640
Sterling	0.905	0.946	0.801	0.830	0.672	0.715	1.000	0.488	0.486	1.246	0.542	10.470
Platinum	1.854	1.938	1.641	1.701	1.377	1.465	2.049	1.000	0.996	2.554	1.110	21.450
10% Ir	1.862	1.946	1.648	1.708	1.383	1.471	2.057	1.004	1.000	2.564	1.115	21.540
Alloy	0.726	0.759	0.643	0.666	0.539	0.574	0.802	0.392	0.390	1.000	0.435	8.400
24K	1.670	1.745	1.478	1.532	1.240	1.320	1.845	0.901	0.897	2.300	1.000	19.320

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# MM to Carats Stone Conversions

CARAT SIZE	ROUND SHAPE mm.	PEAR SHAPE mm.	MARQUISE SHAPE mm.	OVAL SHAPE mm.	OCTAGON SHAPE (EMERALD) mm.	HEART SHAPE mm.	TRILLION SHAPE mm.	SQUARE SHAPE (PRINCESS) mm.
.005	1.0							
.0067	1.15							
.0075	1.12							
.01	1.3							
.015	1.5							
.02	1.7							
.025	1.8							
.03	2.0							1.5x1.5
.035	2.1		2.5x1.25					
.04	2.2		3x1.5					1.75x1.75
.05	2.4							
.06	2.5		3.5x1.75					2x2
.07	2.7		3.5x2					2.25x2.25
.08	2.8				2.8x2.1			
.09	2.9	3x2.5	4x2					
.10	3.0						3x3x3	2.5x2.5
.11	3.1		4.25x2.25					
.12	3.2	4x2.5			3.3x2.5	3x3		
.14	3.3	4x3	4.5x2.5				3.5x3.5x3.5	2.75x2.75
.15	3.4		5x2.5		3.5x2.6			
.16	3.5	4.5x3						
.17	3.6							3x3
.18	3.7						4x4x4	
.20	3.8	5x3	5x3	4x3	3.9x2.9	3.5x3.5		3.25x3.25
.22	3.9							
.23	4.0							3.5x3.5
.25	4.1		6x3	5x3	4.2x3.1	4x4	4.5x4.5x4.5	
.30	4.2	5.5x3.5	6x3.5					3.75x3.75
.33	4.4				5x3		5x5x5	
.38	4.6		7x3.5	5x4		4.5x4.5		
.40	4.8						5.5x5.5x5.5	4x4
.47	5.0							
.50	5.2	6x4	8x4	6x4	5.2x3.9	5x5	6x6x6	4.5x4.5
.60	5.4							
.65	5.6					5.5x5.5		
.75	5.8	7x5	9x4.5		6x4	6x6		5x5
.80	6.0				6x4.5			
.95	6.4							
1.00	6.5	8x5	10x5	7x5	7x5	6.5x5.5		5.5x5.5
1.10	6.6							
1.17	6.8							
1.25	7.0			7.5x5.5				
1.33	7.2							
1.50	7.4	9x6	11x5.5	8x6	8x6	7x7	7x7x7	
1.60	7.6							
1.75	7.8							
1.90	8.0							
2.00	8.2	10x7	12x6	8.5x6.5	8.5x6.5	8x8	8x8x8	
2.15	8.4							
2.25	8.6							
2.50	8.8	12x7	13x6.5	9x7	9x7	8.5x8.5	9x9x9	
2.85	9.2							
3.00	9.4	12x8	14x7	10x8	10x8	9x9	10x10x10	
3.15	9.6							
3.35	9.8							
3.50	10.0	13x8	14x7.5	10x8.5		9.5x9.5		
3.75	10.2							
4.00	10.4	14x8	16x8	11x9	11x9	10x10		
4.25	10.6							
4.50	10.8	14.5x9		11x9.5		10.5x10.5		
4.75	11.0							
5.00	11.2	15x9	16x8.5	12x10	12x10	11x11		

NOTE: These are approximate Diamond Sizes



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3/8 cts	\$395	\$310	\$265
1/2 cts	\$495	\$350	\$295
5/8 cts	\$750	\$550	\$450
3/4 cts	\$995	\$750	\$550
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# Gemstone & Birthstone Guide

JANUARY		FEBRUARY		MARCH		APRIL		MAY					
	GARNET		AMETHYST		AQUAMARINE		DIAMOND		CZ		EMERALD		
JUNE				JULY		AUGUST		SEPTEMBER					
	PEARL		MOONSTONE		ALEXANDRITE		ALEXANDRITE		RUBY		PERIDOT		SAPPHIRE
OCTOBER			NOVEMBER			DECEMBER							
	OPAL		PINK TOURMALINE		CITRINE		YELLOW TOPAZ		BLUE ZIRCON		BLUE TOPAZ		TANZANITE

# Anniversary Gemstone Guide

1st		2nd		3rd		4th		5th		6th		7th	
	GOLD		GARNET		PEARL		BLUE TOPAZ		SAPPHIRE		AMETHYST		ONYX
8th		9th		10th		11th		12th		13th		14th	
	TOURMALINE		LAPIS LAZULI		DIAMOND		TURQUOISE		JADE		CITRINE		OPAL
15th		16th		17th		18th		19th		20th		21st	
	RUBY		PERIDOT		AMETHYST		CAT'S EYE CHRYSOBERYL		AQUAMARINE		EMERALD		IOLITE
22nd		23rd		24th		25th		30th		35th		40th	
	SPINEL		IMPERIAL TOPAZ		TANZANITE		SILVER		PEARL		EMERALD		RUBY
45th		50th		55th		60th		65th		70th		80th	
	SAPPHIRE		GOLD		ALEXANDRITE		DIAMOND		SAPPHIRE		DIAMOND		RUBY



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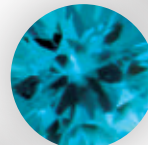
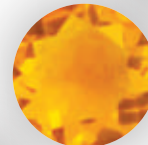




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# *Our Founders*

## First Annual Convention – 1920



FIRST ALABAMA CONVENTION - Shown in front of Birmingham's Morris Hotel in 1920 are (L to R): J. C. Mickleboro, Marion; Aaron Ash, Birmingham; Frank Lynch, Birmingham; Henry Hausman, New Orleans; E. M. Dorian, Anniston; Reid Lawson, Birmingham; O. L. Bunn, Birmingham; and the representative of the American Retail Jewelers Assn. (name unknown)

## First Modern-Day Convention – 1948



ASSOCIATION REORGANIZED - The Thomas Jefferson Hotel in Birmingham was the scene of the 1948 convention that saw the association reorganized. Left to right, front: Aaron Ash, Birmingham; Robert Bromberg, Birmingham, President; Alex Fekula, Mobile, Vice President. Back: Garfield Goodwin, Bessemer, Secretary - Treasurer; Ben Ash, Birmingham; Terry Born of SJTA; and Raymond Hoffman, Gasden, Vice President.



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Glenn Manning 2016-18	Terri Moore 2000-2001	Emily Ware 1988-89	Jimmy Smith 1975-76	Ferrell D. Mason* 1966-67	J.L. Hoffman* 1956-57
Danny Clarke 2014-2016	Tim Sherrer 1998-2000	Jimmy Ray Smith 1987-88	David Ginn 1974-75	James L. Hasty* 1965-66	Jim Pitts* 1955-56
Jared Nadler 2012-2014	Kelley Winn* 1997-98	Ronnie Ware 1986-87	Joe Duck* 1973-74	Frank Bromberg, Jr.* 1964-65	Garfield Goodwin* 1953-55
Nick Sanders 2010-2012	Doug Doggett 1995-97	Jim Ingram* 1984-86	Roger Butler 1972-73	William Spidle* 1963-64	Raymond Hipp* 1952-53
Don Lowe 2008-2010	David Hudson 1994-95	Hoyt Young* 1983-84	Paul Moore* 1971-72	Lamar Ware* 1962-63	William N. Neville* 1951-52
Nancy Dawkins 2006-2008	Richard White 1992-94	Tom Peoples 1981-83	Charles Ray Martin* 1970-71	Dwight Raff* 1961-62	Ben Ash* 1950-51
Marshall Sanford 2004-2006	Alan Dailey 1991-92	Gene Poole 1979-81	Russell Benefield* 1969-70	Pinky Koss* 1959-61	Raymond Hoffman* 1949-50
John Poole 2002-2004	Willis Michaels* 1990-91	Keith Byrd 1977-79	Elton Johnson* 1968-69	Kalman Shwarts* 1958-59	Robert Bromberg* 1947-49
Ken Kirkland 2001-2002	Pat Costello 1989-90	Ray Thomas* 1976-77	Paul Vining* 1967-68	Claude Moore* 1957-58	*Deceased



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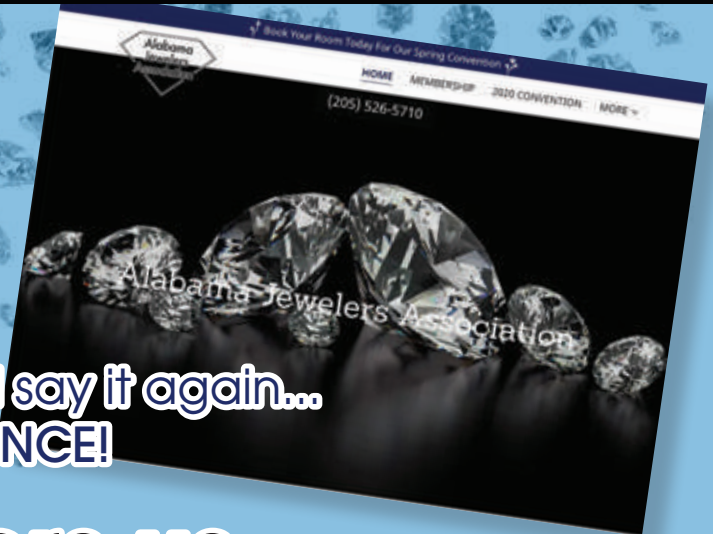
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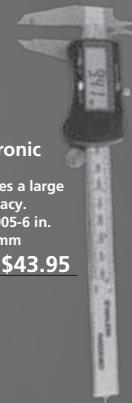
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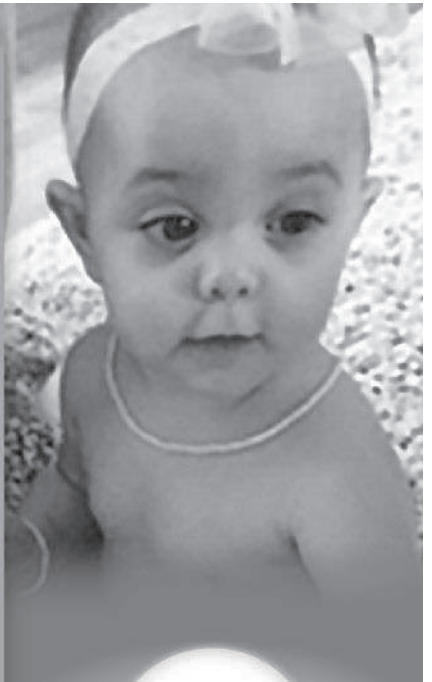
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Grandmother pearls are a small pearl bracelet and necklace set traditionally given to a child by her grandmother when she is small. On her wedding day, the necklace and bracelet connect into one strand of pearls creating a priceless family heirloom worn by the bride. A photo of the child wearing the necklace and bracelet can be framed and placed next to the bridal portrait displayed at the wedding reception.

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By Rebecca

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2009.....	Brent Johnson
2008.....	Renee Singer
2007.....	Craft Maier
2006.....	Bill Harrison
2005.....	Judy Carter
2004.....	Ralph Williams
2003.....	Steve Singer
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2001.....	Sammy Turner
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1999.....	Marsha Dunsker
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1993.....	Steve Stricklin

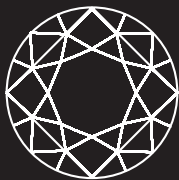
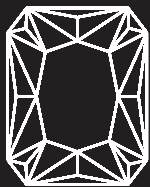
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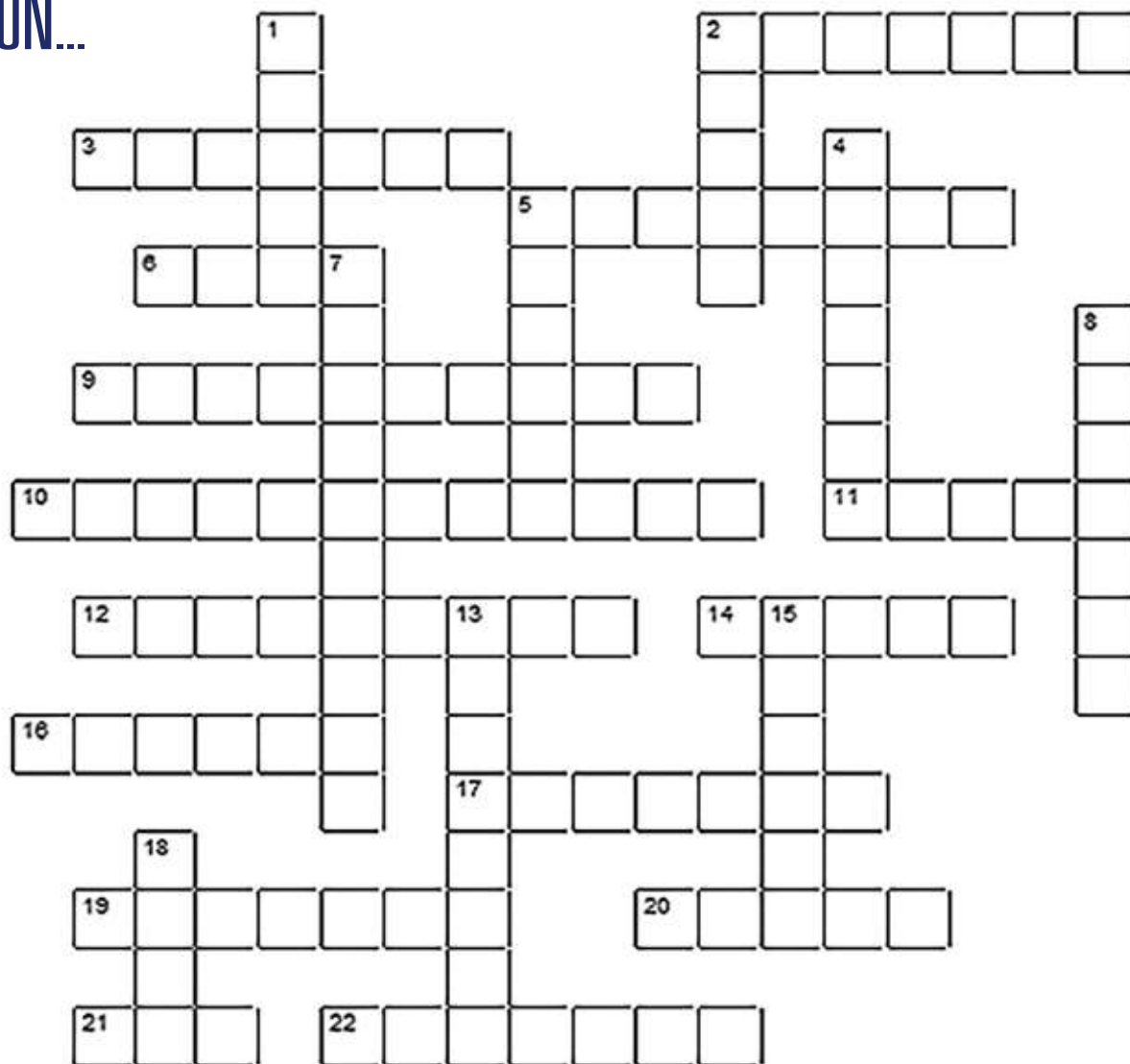
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# FOR FUN...



## ACROSS

- 2 The 4C's are: Cut, Color, Carat Weight and?
- 3 What Month's Birthstone is Kaleidoscope?
- 5 The Base of a Diamond is called?
- 6 The Rarest Fancy Color of Diamond?
- 9 What Birthstone looks like a Watermelon?
- 10 What causes Diamonds to Glow-in-the-Dark?
- 11 Cabochon Cut is what?
- 12 The most popular Cut of Diamond is?
- 14 The Birthstone for December is?
- 16 January's Birthstone?
- 17 Triangular Patterns found on the Girdle?
- 19 Who Introduced the World to Tanzanite?
- 20 What Pearl Color stands for Money?
- 21 Sapphires cannot be what Color?
- 22 A Round Diamond's Table is shaped?

## DOWN

- 1 The top part of the Diamond is called?
- 2 The Crystalline Formation of a Diamond is?
- 4 What does Adamas mean?
- 5 Fools Gold is what?
- 7 Diamonds are mined from what Rock?
- 8 White Gold is Plated with what?
- 13 What Gem keeps you from getting drunk?
- 15 Fire Opal is what Color?
- 18 Flashes of Color in a Diamond is what?

# FOR FUN...



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 BRIDAL  
 BRILLIANT CUT  
 CARAT  
 CARBON SPOT

CAVITIES  
 CITRINE  
 CLARITY  
 CLOUDS  
 COLOR  
 CORUNDUM  
 CROWN  
 CULET  
 DEPTH  
 DIAMOND  
 EMERALD  
 FACET  
 FANCY  
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 LUSTER  
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 NICKEL  
 OVAL  
 PAVE  
 PEAR  
 PLOT  
 POINTS  
 POLISH

PRONG  
 RHODIUM  
 RING  
 ROUND  
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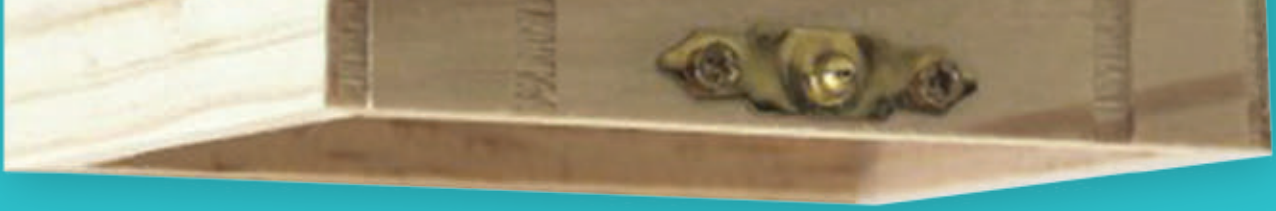
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