



# JABEZ HOLDINGS

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*Your Premier Book Title Company*

## **Jabez Holdings**

Jabez Holdings is the financial and integrity treasurer of the City of Jabez and works to protect the imagination and intellectual concepts of authors, publishers and business owners. This department provides securities and exchanges that prevent marketplace incidentals, intellectual property and identity theft, and administer financial returns on investments.



# **AUTHOR PROTECTION PLAN**

## **BOOK PRODUCTION CHANGE REQUEST COVERAGE**



### **PURPOSE**

The Author Protection Plan is a personal insurance coverage for authors designed to eliminate Change Request incidental costs that are often incurred during the production process. The original fees for service cover all expenses related to the production of the book. However, during the process, an author may be assessed "at fault damages", which means the author approved edits or designs and later decided to make alterations. For this reason, it is important to read and review every word and design carefully before approving. It is best to bring any changes to the production team's attention while the file is open. Once the file is closed, it cost the publisher money to reopen, edit, redesign, or republish files. The publisher passes the cost on to the author. On average, an author may pay \$125 to \$800 (or more) in Change Request fees before or immediately after the book is published.

### **THE BENEFIT**

The Author Protection Plan gives the author added security and ensures additional peace of mind for unexpected incidentals that may occur as a result of unexpected changes, missed errors, or afterthoughts. Whether you are a person who tends to switch opinions, make frequent changes, or just likes to have the security of knowing you are covered for any unlikely circumstances, this plan is for you.



## **PLAN COST**

Save more when you purchase and sign up for the Author Protection Plan before your production process begins. For just \$175, you will be fully covered for all Change Request that may occur during the production process and up to 90 days after the book is published. If you wait until the production process begins, the fee is \$295 and must be purchased in advance of submitting any Change Request. Once the book is published, you still have 30 days to purchase your Author Protection Plan for a fee of just \$395, which must be purchased before any Change Request is submitted.

## **DEDUCTIBLE**

Your standard deductible is just \$25 per Change Request submission when using your Author Protection Plan.

## **Payment Selection Option:**

**\$175 / \$25 Deductible (Pre-Production)**

**\$275 / \$50 Deductible (In-Production)**

**\$375 / \$75 Deductible (Post-Production)**



## **AUTHOR ROYALTIES**

Author Royalties are generated each time a book is sold in the marketplace. Point-of-sale reports are generated quarterly and the Author is paid the following quarter. The first Author Royalty payment usually comes within the first six months of the book's release date and continues every three months for the life of the book.



### **WHAT IS AN AUTHOR ROYALTY?**

Author Royalties represent the net earnings of all point-of-sale data from retail markets.

### **WHO DETERMINES FOR HOW MUCH THE RETAILER SELLS THE BOOK?**

The publisher of record makes a recommendation and the retailer makes the final decision. The retailer reserves the right to sell the book for more, or less, than the recommended price.



## **WHEN ARE AUTHOR ROYALTIES DISBURSED TO THE AUTHOR?**

Author Royalties are paid quarterly. Because the Author Royalty payments represent earnings generated in the previous quarter, the Author may receive the first payment up to 6 months after the book's release to the marketplace or within as little as three months, depending on the time in which the book was released on the quarterly schedule. Payments are made via direct deposit and/or certified check by mail.

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|--------------------------------------|--|
| <b>January – March Book Sales</b>    | <b>Disbursement released between July 15 – 30</b>    |
| <b>April – June Book Sales</b>       | <b>Disbursement released between October 15 – 30</b> |
| <b>July – September Book Sales</b>   | <b>Disbursement released between January 15 – 30</b> |
| <b>October – December Book Sales</b> | <b>Disbursement released between October 15 – 30</b> |



## Author Royalty Acceleration Program

Author Acceleration Program is a 12-month program purchased by the Author that is designed to increase profits, returns on investments and payment frequency. The Program may be purchased up to 90 days after the book is released and cannot be cancelled. Once the plan expires, the Author has an option to renew the program at a reduced rate. The following 12-month plans are available:

|                            |               |
|----------------------------|---------------|
| <b>50% Monthly Advance</b> | <b>\$500</b>  |
| <b>60% Monthly Advance</b> | <b>\$750</b>  |
| <b>70% Monthly Advance</b> | <b>\$1000</b> |
| <b>80% Monthly Advance</b> | <b>\$1500</b> |

# ENROLL NOW!

### TERMS AND CONDITIONS

I understand and affirm that Jabez Publishing House does not guarantee, nor intends to guarantee, the point of sale. My enrollment in the Author Royalty Acceleration program will provide a monthly point of sale report on or before the 15th of the month for all reported earnings from the previous month. Advance payments will continue for a 12-month period, uninterrupted, and I have the option of renewing the Author Royalty Advance Program at the end of the 12-month period at a lower rate as determined by the publisher. The publisher reserves the right to discontinue the program at any time after the 12-month period has ended. My advanced payments are not subject to deduction to pay any debt owed to the publisher and/or may not be transferred to any additional programs and services offered by the publisher.



## AUTHOR LINE OF CREDIT

Author Line of Credit is extended to authors whose accounts are in good standing and have sold at least 500 books in the marketplace and/or purchased at least 500 direct-order books over the life of book production. The book(s) are secured as collateral for the loan, which can be used by the author to purchase products and service relating to the book or future book publishing services.



Once a book sells 500 copies, the Author will be invited to apply for an Author Line of Credit. Unsolicited requests for lines of credit will not be considered.

### APPLY FOR AUTHOR LINE OF CREDIT

**Up to \$500**

**Up to \$1,000**

**Up to \$1,500**

**Up to \$2,000**