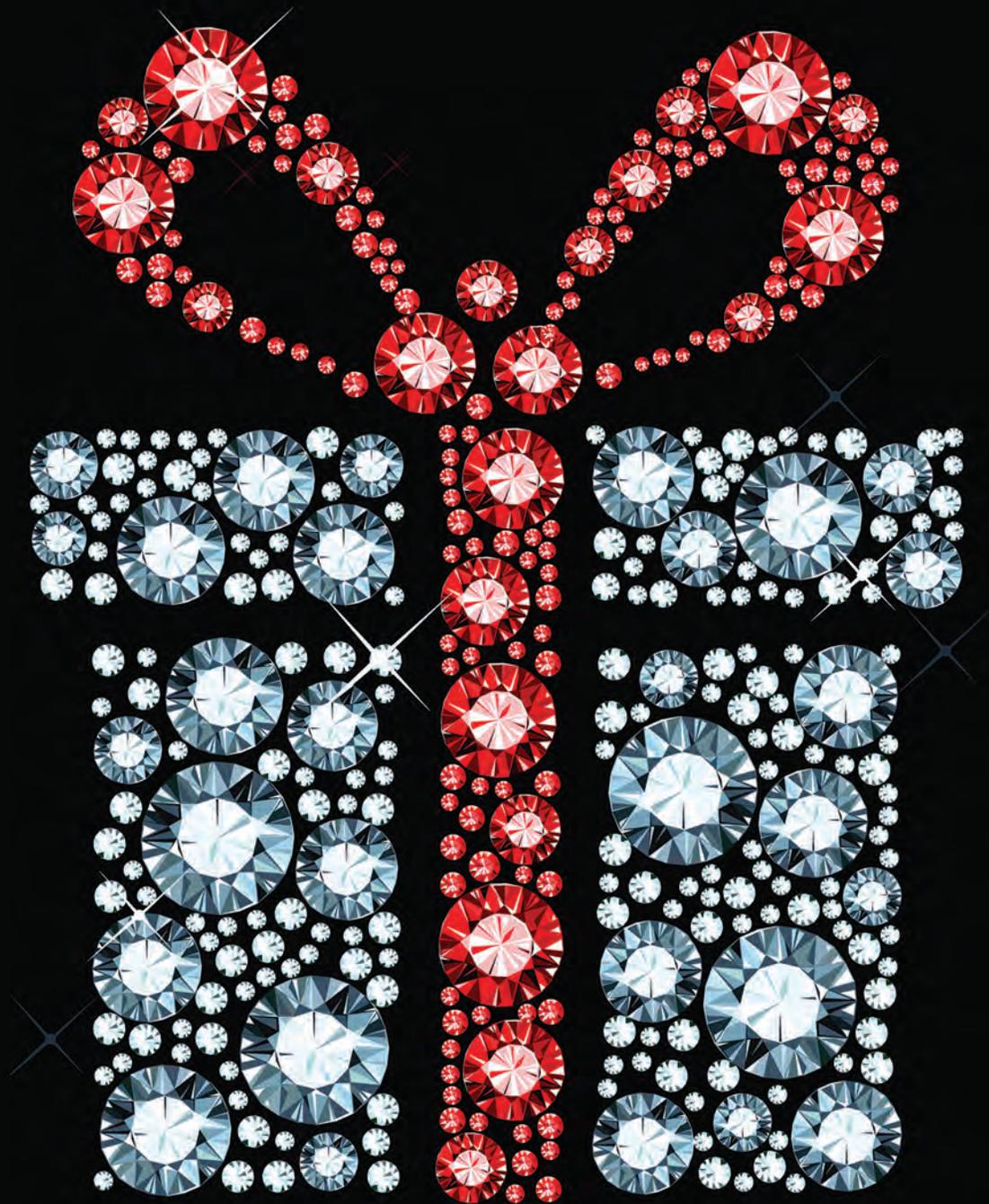


Alabama
Jewelers
Association

Alabama Jewelers Association

Fall 2018



Happy Holidays!



Alabama Jewelers Association

Executive Director: Nancy Dawkins

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Annual Convention

April 5th - 7th
The Wynfrey Hotel
Birmingham, AL

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President's Message



President
Marshall Sanford
Hayes Jewelers
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Dear Alabama Jewelers Association Members,

The Holiday Season is here. I hope that everyone has a great selling season. This is the time of year that we get our stores ready by getting our cases, stock, and personnel ready to excel.

I want to let you know that AJA is doing the same by getting our new Board ready for a great new approach to how we help benefit our members and their staff. As you know, we are excited to return to Birmingham. The April convention will have one of the best lineups ever of guest speakers. We have geared this convention to the employees that make your business run smoothly. Sunday will be a great day to let your employees attend, with a program designed to help them make more sales with the knowledge they bring back. I encourage all members to let their employees attend. You will be pleased with what they bring back to your store with knowledge and enthusiasm.

Thank you for your participation in AJA and have a prosperous Holiday Season!

Sincerely,
Marshall Sanford,
AJA President

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Annual Convention

April 5th - 7th | **The Wynfrey Hotel** | Birmingham, AL

One Of Our Best Guest Speaker Lineups Ever!

This year's speakers will discuss subjects targeting the employees that make our businesses run smoothly...our sales associates and repair departments.

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Contact The Alabama Jewelers Association Today For More Information!

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IJO
Phoenix, AZ

MARCH 2-4, 2019

Atlanta Jewelry Show
Atlanta, GA

APRIL 5-7, 2019

AJA Annual Convention
The Wynfrey Hotel
Birmingham, AL

MAY 29 & 30, 2019

Luxury by JCK
Las Vegas

MAY 31 - JUNE 3, 2019

JCK
Las Vegas

AUGUST 10-12, 2019

Atlanta Jewelry Show
Atlanta, GA

SEPTEMBER 26-29, 2019

AJA Saltwater Seminar
Island House Hotel
Orange Beach, AL

AJA *Annual Convention*
APRIL 5-7, 2019

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Form Inside Our Special Annual
Convention Flier Coming In January!

Insurance for Shipping Jewelry: 3 Myths to Stop Believing

Brought To You By **Jewelers Mutual Insurance Company**

What you don't know – or think you know – about insurance for shipping jewelry could put you at risk if a package is damaged, lost or stolen.

Many jewelers who have policies with Jewelers Mutual are confused about things like:

- **Carriers and options covered by their jewelers block policy**
- **When they should obtain coverage through a carrier**
- **Why it sometimes makes sense to mix their block policy with third-party coverage**

Even if you feel confident about the way you ship (maybe because you started using JM Shipping Solution™), it's worth reviewing your habits to see if they've become myths instead of best practices.

Disclaimer: Any coverage descriptions are a brief summary of coverage and are not part of any of the described insurance policies, nor a substitute for the actual policy language. Actual policy or endorsement language may change after publication of this post and should be referenced to determine coverage applicability and availability.

MYTH #1

It's best to always select USPS Priority Mail Express, because it's covered by a JM jewelers block policy.

While it's true that next-day delivery with Priority Mail Express is covered with a JM jewelers block policy, that does not mean the option itself is less expensive. In the end, transit costs typically amount to \$6-10 more than even two-day delivery — and carrier or third-party coverage can be included at a low cost.

This is why you should plan ahead and shop around. Even after considering what you may save on insurance, you'll be surprised how low your overall costs become when you compare carriers and their service options.

MYTH #2

It's not necessary to purchase coverage when shipping with different carriers, because they're all covered by a regular JM jewelers block policy. Here's a quick run-down of the most common options and if they are automatically covered:

UPS - **NOT COVERED WITHOUT ENDORSEMENT**

FedEx - **NOT COVERED WITHOUT ENDORSEMENT**
DHL - **NOT COVERED WITHOUT ENDORSEMENT**
USPS Priority Mail Express - **COVERED**
USPS Registered Mail™ - **COVERED**

Whether or not you have a policy with Jewelers Mutual, it's important to confirm your specific policy language and limits with your trusted agent or broker. Some jewelers ship with UPS or FedEx and never buy coverage because they believe they're covered under their block policy. Unless an endorsement is added that goes beyond the USPS options, shipments with other carriers are not covered!

MYTH #3

It's more expensive to add insurance through the carrier or third-party than to a JM jewelers block policy.

This myth isn't completely true or false – sometimes it's more expensive and other times it's less.

There are multiple variables that are unique to every policy and shipment, and they all impact the cost of insurance. This is another reason why it's important to review your policy and compare options.

For valuable packages where coverage isn't automatically included on your block policy, it's wise to place the risk with logistics providers simply because losing experience without a loss on a block policy can be detrimental in the long-run.

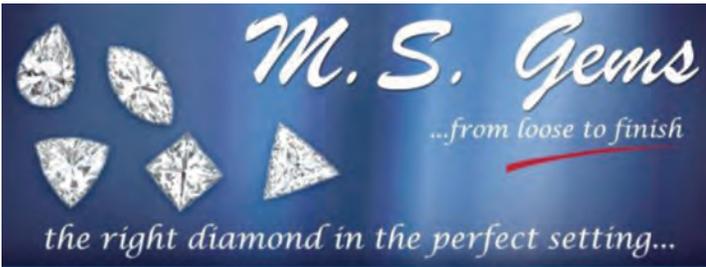
In other cases, it may just be easier to purchase the coverage with the carrier or third-party than to be approved for a temporary endorsement.

TAKE THE GUESSING GAME OUT OF INSURANCE FOR SHIPPING JEWELRY

Ship smarter by using JM Shipping Solution™ to shop for coverage options and sync JM jewelers block policies to insure your packages.

There are many other features and benefits, and you can take advantage of the platform even if you're not a JM policyholder.

Article written by a team of Subject Matter Experts at Jewelers Mutual Insurance Group.



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Saltwater 2018



Membership Makes A Difference!
 See You At Our
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 April 5th - 7th The Wynfrey Hotel Birmingham, AL

COMING JANUARY 2019

Alabama
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We've said it before and we'll say it again...
MEMBERSHIP MAKES A DIFFERENCE!

And that will be more evident than ever when we launch
the all new **Alabamajewelers.org** in January 2019!

Every **MEMBER** will be listed with a link to **THEIR** website!

You can register online for upcoming conventions, find info and pics
from past conventions and stay up to date on any upcoming events!

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It's true! Here are some of the many benefits that come with an Alabama Jewelers Association membership:

- We are a non-profit association that promotes professionalism and high ethical standards of business practice in the jewelry trade.
- Our mission is to provide educational programs and services to improve the knowledge and skills of our members who share common goals in growing their business.
- Membership in AJA lends credibility and professionalism to your store and accentuates your image as a professional jeweler.
- COMING JANUARY 2019! A presence on the Alabamajewelers.org website with a link to your actual website.
- FedEx shipping savings of up to 42% available to retail jewelry members through our special state association discount program with FedEx.
- Annual spring convention features leading industry experts and educators to update you and your staff while enjoying professional networking and fellowship opportunities with other retail jewelers and suppliers.
- Annual jewelry design competition.
- Scholarships awarded annually to members and their employees to approved educators.
- Lifetime Member Award.
- Associate of the Year Award.
- Bi-Annual Newsletter.
- Annual Yearbook and Member Directory.
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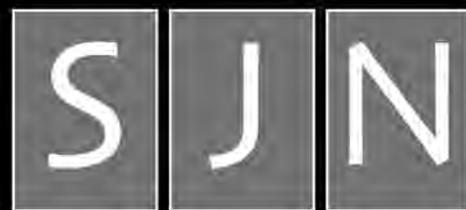
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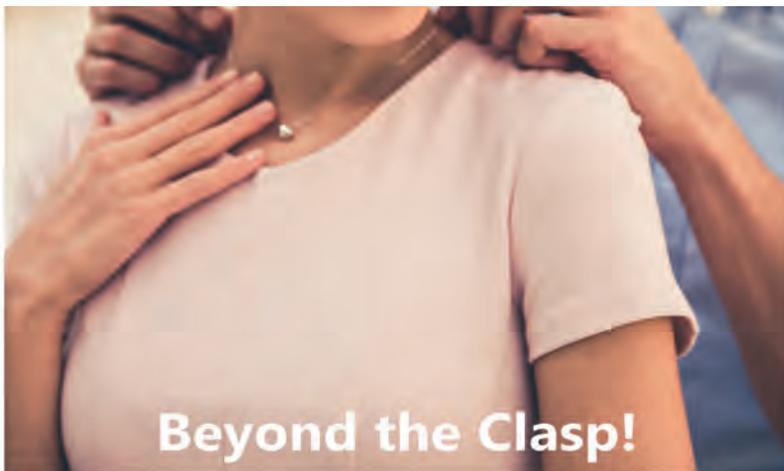


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Recipes

Dried Beef Cheese Ball

3 8 Ounce Packages Cream Cheese - Softened
1 Jar Dried Beef
1 4.5 Oz. Can Sliced Mushrooms
3 Teaspoons Accent Seasoning
3 Green Onions, Chopped

Combine dried beef, onions and mushrooms in a food processor. Chop finely. Mix all ingredients together (best if hand-mixed). Make the day before. Serve with crackers.

Chicken & Wild Rice Soup

2 Tablespoons Butter
1 Large Onion, Finely Chopped
2 Carrots, Peeled & Finely Chopped
2 Medium Garlic Cloves, Minced
12 Cups Chicken Broth
2 Boxes Uncle Ben's
Chicken Wild Rice Blend
1 1/2 Pounds Cooked,
Diced Chicken
4 Oz. Onion & Chive Cream Cheese

Heat butter. Add onion, celery, carrots and garlic. Cook, stirring often, until ingredients are softened, about 10 minutes. Add broth, rice and seasoning packet from rice. Bring to a boil. Reduce heat to medium low and cover. Simmer about 25 minutes. Add chicken and cook 10 minutes. Stir in cream cheese. Season with salt and pepper to your taste. Serve with cornbread.

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