

NORTH CAROLINA JEWELERS ASSOCIATION

PROFIT FROM THE EXPERIENCE

JEWELERS UPDATE

SAVE THE DATE
Convention April 23-25th

Volume 14 Issue 1

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Executive Director

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POSTMASTER:
Send address changes to:
Jewelers Update
PO Box 17161
Raleigh, NC 27619

Cadmium has been discovered in children's jewelry manufactured in China. Numerous articles have been written about the discovery that many of China's manufacturers had replaced lead with cadmium following last year's ban on the use of toxic lead in charms and jewelry.

So how is cadmium harmful?

The health effects in children are expected to be similar to the effects seen in adults (irreversible kidney, lung, and bone damage depending on the route of exposure). Some studies indicate that the young absorb more cadmium than adults and are more susceptible to loss of bone and decreased bone strength following exposure. The US Agency for Toxic Substances and Disease Registry reports that baby animals were exposed to high cadmium levels had behavioral changes and impaired learning. Wal-Mart and Claire's have pulled products noted in the Associated Press report.

You overwhelmingly voted to continue to receive your newsletter via postal delivery!

We will continue to mail this newsletter to the membership. We will also email the newsletter to those stores for whom we have email addresses. If you have not been receiving security alerts and newsletters (six issues) via email, send us your preferred email address to ncja@nc.rr.com.

2009/2010

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PRESIDENT'S MESSAGE

Happy New Year to all. I hope everyone had a successful Christmas season in your stores and also a fulfilling holiday with your families and friends. This is the time of the year we need to reflect and think about things that will make 2010 an even better success. I also feel this is the best time to set and write down things that worked well this year and also things that didn't.

That is exactly what we are doing at NCJA. We feel we have accomplished a lot in 2009 but we also see many things we want to do this year as well. Here is where you come in. We need to know if there are any legislative needs you need for us to research. Also are there any resource needs we can help facilitate as a group? Please feel free to contact us at 919-789-7979 and let us know.

If you have sent in your 2010 dues **Thank You** and we will put those dues to good work. If you have not paid your North Carolina Jewelers Association dues please take a moment and get that done-\$125 per store. Remember, NCJA is now separate from Jewelers of America per their divestiture of all state organizations. Also mark your calendar for April 23rd- 25th for our Annual convention ant the Marriott Grande Dunes in Myrtle Beach S.C. We have a fun and educational weekend planned. I hope to see you there.



Tim Hiatt—Ellis Jewelers

Best Regards

Tim Hiatt

Tim Hiatt
NCJA President

Ellis Jewelers Lexington- Kernersville

North Carolina Jewelers Association

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www.ncjewelers.org

2010 NCJA-SCJA Convention

Friday, April 23 – Sunday, April 25

Marriott Grande Dunes Resort – Myrtle Beach, SC

Want to talk with fellow jewelers from two states about what worked for them this past year? Once again, South Carolina will join us for an exciting weekend at Myrtle Beach's only 4-Diamond Oceanfront Resort-the beautiful Marriott Grande Dunes Resort. Join us for one or both nights.

Do you remember what your customers bought from you but not their names? Join us for a Memory Seminar on Saturday morning. Afterwards, attend Jim Fiebig's Gem Lore session. Golf anyone? Play with avid golfers Saturday afternoon at the fabulous Grande Dunes course. Want to showcase your store's design acumen? Enter the Design Competition. Saturday night we'll host a Discovery Room, reception and dinner. Sunday various experts will facilitate Roundtable discussions with Mike Ponthieux-Jewelry Photography, Human Resources w/ HR Professional, & Jewelers Security Alliance-John Kennedy on Security/Fraud.

Complete the registration form below and mail back with your payment to:

NC Jewelers Association
P. O. Box 17161 Raleigh, NC 27619
(919)789-7979 (919)832-0417-FAX call first

Or email your information on this form to ncja@nc.rr.com

Registration Fees:

- () Full Registration \$150
Includes:
Friday night Reception, Saturday Seminars, Evening Reception, Dinner, Entertainment, Sunday Brunch and Owners Roundtable Discussions, Hospitality Suite!!
- () Saturday Night Only \$75
- () Child Registration \$75
- () Bulova Golf Tournament – Saturday \$75 Handicap _____
Grande Dunes Private Golf Resort

Payment Method:
My check for \$_____ is enclosed (payable to NCJA)
() Am. Express () VISA () MasterCard
Card # _____
Billing address _____ _____
Expiration Date: _____ Sec Code _____

Store or Company Name: _____

First and Last Name(s) of attendees (s) (as you want it to appear on badge):

Child's Name(s) (if attending): _____

Address: _____

City, State Zip: _____

Phone: _____

Email: _____

Hotel:

() I have called the Marriott Grande Dunes Resort at (800) 644-2881 to reserve my room. NCJA group rates are available through March 30th for \$155 per night. Use Group Code is JWLJWLA for the discount.

Remedies for Returned Checks in North Carolina

It happens. We would like to believe that our customers would not write bad checks. In a perfect world, everyone would balance their checkbooks and know exactly how much they have to spend with us.

North Carolina provides remedies for handling those situations where our perfect world meets the real world. There are also samples letters provided in the statutes to notify the customer.

§ 6-21.3. Remedies for returned check.

(a) Notwithstanding any criminal sanctions that may apply, a person, firm, or corporation who knowingly draws, makes, utters, or issues and delivers to another any check or draft drawn on any bank or depository that refuses to honor the same because the maker or drawer does not have sufficient funds on deposit in or credit with the bank or depository with which to pay the check or draft upon presentation, and who fails to pay the same amount, any service charges imposed on the payee by a bank or depository for processing the dishonored check, and any processing fees imposed by the payee pursuant to G.S. 25-3-506 in cash to the payee within 30 days following written demand therefor, shall be liable to the payee (i) for the amount owing on the check, the service charges, and processing fees and (ii) for additional damages of three times the amount owing on the check, not to exceed five hundred dollars (\$500.00) or to be less than one hundred dollars (\$100.00). If the amount claimed in the first demand letter is not paid, the claim for the amount of the check, the service charges and processing fees, and the treble damages provided for in this subsection may be made by a subsequent letter of demand prior to filing an action. In an action under this section the court or jury may, however, waive all or part of the additional damages upon a finding that the defendant's failure to satisfy

the dishonored check or draft was due to economic hardship. The initial written demand for the amount of the check, the service charges, and processing fees shall be mailed by certified mail to the defendant at the defendant's last known address and shall be in the form set out in subsection (a1) of this section. The subsequent demand letter demanding the amount of the check, the service charges, the processing fees, and treble damages shall be mailed by certified mail to the defendant at the defendant's last known address and shall be in the form set out in subsection (a2) of this section. If the payee chooses to send the demand letter set out in subsection (a2) of this section, then the payee may not file an action to collect the amount of the check, the service charges, the processing fees, or treble damages until 30 days following the written demand set out in subsection (a2) of this section.

The first notification letter shall be substantially in the following form on Page 5.

If the total amount due in subsection (a1) has not been paid within 30 days after the mailing of the notification letter, a subsequent demand letter may be sent and shall be substantially in the form example on Page 6.

Don't forget to mail the notices certified, return receipt requested! This documentation gives you evidence of the notification and a timeframe for notice.

If you would like any of these letters emailed to you, contact us at ncja@nc.rr.com

Sample Returned Check First Notice

(Fill in the Blanks)

Date

Customer Name

Address

City, State Zip

Dear Customer Name:

This letter is written pursuant to G.S. 6-21.3 to inform you that on _____, you made and delivered to the business listed above a check payable to this business containing your name and address in the sum of \$_____, drawn upon _____ (bank or institution), account # _____. [If the check was received in a face-to-face transaction insert this sentence: This check contained a drivers license identification number from a card with your photograph and mailing address, which was used to identify you at the time the check was accepted.] [If the check was delivered by mail insert this sentence: We have compared your name, address, and signature on the check with the name, address, and signature on file in the account previously established by you or on your behalf, and the signature on the check appears to be genuine.] Also, we have received no information that this was a stolen check, if that is the circumstance. The check has been dishonored by the bank for the following reasons: _____.

As acceptor of the check, we give you notice to rectify any bank error or other error in connection with the transaction, and to pay the face value of the check, plus the fees as authorized under G.S. 25-3-506 and G.S. 6-21.3(a) as follows:

Face value of the check # _____	\$ _____
Processing fee authorized under G.S. 25-3-506	\$ _____
Bank service fees authorized under G.S. 6-21.3	\$ _____
Total amount due:	\$ _____

If the total amount due listed above is not paid within 30 days of the mailing of this letter, thereafter we may file a civil action to seek civil damages of three times the amount of the check (with a minimum damage of one hundred dollars (\$100.00) and a maximum damage of five hundred dollars (\$500.00)) for allegedly giving a worthless check in violation of law (G.S. 6-21.3), in addition to the amount of the check and the fees specified above. Appropriate relief will then be sought before a court of proper jurisdiction for full payment of the check plus all costs, treble damages, and witness fees. If you do not believe you are liable for these amounts, you will have a right to present your defense in court. To pay the check or obtain information, contact the undersigned at the above business location. Cash or a bank official check will be the only acceptable means of redeeming the dishonored check.

If you do not believe that you owe the amount claimed in this letter or if you believe you have received this letter in error, please notify the undersigned at the above business location as soon as possible.

Sample Returned Check Second Notice

(a2) If the total amount due in subsection (a1) has not been paid within 30 days after the mailing of the notification letter, a subsequent demand letter may be sent and shall be substantially in the following form:

Date

Customer

Address

City, State Zip

On _____, we informed you that we received a check payable to this business containing your name and address in the sum of \$ _____, drawn upon _____ (bank or institution), account # _____. This check contained identification information which was used to identify you as the maker of the check. Also, we have received no information that this was a stolen check, if that is the circumstance. The check has been dishonored by the bank for the following reasons:

We notified you that you were responsible for the face value of the check (\$_____) plus the fees authorized under G.S. 25-3-506 (\$_____) and G.S. 6-21.3(a) (\$_____) for a total amount due of \$ _____. Thirty days have passed since the mailing of that notification letter, and you have not made payment to us for that total amount due.

Under G.S. 6-21.3, we claim you are now liable for the face value of the check, the fees, and treble damages. The damages we claim are three times the amount of the check or one hundred dollars (\$100.00), whichever is greater, but cannot exceed five hundred dollars (\$500.00). The total amount we claim now due is:

Face value of the check	\$ _____
Processing fee authorized under G.S. 25-3-506	\$ _____
Bank service fees authorized under G.S. 6-21.3	\$ _____
Three times the face value of the check, with a minimum of \$100.00 and a maximum of \$500.00	\$ _____
Total amount due:	\$ _____

Payment of the total amount claimed above within 30 days of the mailing of this letter shall satisfy this civil remedy for the returned check. If payment has not been received within this 30-day period, we will seek appropriate relief before a court of proper jurisdiction for full payment of the check plus all costs, treble damages, and witness fees. If you do not believe you are liable for these amounts, you will have a right to present your defense in court. To pay the check or obtain information, contact the undersigned at the above business location. Cash or a bank official check will be the only acceptable means of redeeming the dishonored check.

If you do not believe that you owe the amount claimed in this letter or if you believe you have received this letter in error, please notify the undersigned at the above business location as soon as possible.

It Takes A Village

Thanks to Mike Gibbs-Village Jewelry of Kannapolis for sharing information about his store robbery. His timely reporting to NCJA enabled Carlyle & Co. to avert a similar loss. We sent out an email alert to the membership (for those members that we have email addresses). Corporate Security International's security force read the email and spotted the couple entering Carlyle's Battleground store. They were able to make contact with the company to pass the information along to their Head of Security who observed the couple's actions. When the couple exited the store, they were seen speeding away in a black 4-door Honda. Bailey's of Raleigh also read the email and spotted the couple and the Honda at their Cameron Village store.

If you are not receiving security alerts from us and would like to enroll, simply send us an email to ncja@nc.rr.com. This service is a member benefit for NCJA regular and associate members.

Thank You !!
Mike Gibbs
Village Jewelry-Kannapolis

NCJA Scholarships

In 1991, in honor of the life of **Jimmy Green** and his many contributions to NCJA and the jewelry industry, a **\$400** scholarship was established. Any member jeweler or his employees can take advantage of any one of five correspondence courses offered by the Gemological Institute of America.

In 1993, the North Carolina Jewelers Association established a scholarship in memory of **William E. Thunberg**. The scholarship provides **\$500** of tuition to any member jeweler or his employee to attend a jewelers trade school of his choice.

To apply for one of these scholarships, visit our website, www.ncjewelers.org, print and mail an application to us by April 1st. For more details, see the criteria on the scholarship forms.

Email/Text Etiquette

When sending a message, use a meaningful subject line. This is a time-saving mechanism for receivers. People will know if something can wait. Also, if they are not interested in the topic, they can delete the message.

Don't use all upper case when writing. This is thought of as shouting and is considered rude.

Be careful when using humor in your messages. Your intended thoughts may not translate well. Because many readers learn visually, consider using emoticons to get across your messages. Below are some samples of the text-based icons you can create from your keyboard.

- :-) or :) Smiley
- ;-) or Winky smiley
- :> Devilish grin
- :-(or :(Frowny face
- (-: Left-handed smiley
- :-{) User has a mustache
- [:-) User is wearing a walkman
- :D Laughing
- %) or (*_*) User's been staring at the screen too long
- 8-) User wears glasses
- :-o or 8-O Surprise, astonishment
- :-\ Frustration



**Southern
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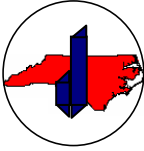
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If you have an asterisk (**) by your company name on the printed issue that you will receive in the mail, this is your last issue : (


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