

Buying Tips

What You Should Know About Buying Jewellery

- Learn as much as you can about the jewellery you want, before buying.
- Feel free to ask questions when you are shopping.
- Let the jeweller know if you do not understand a term used.
- When comparing prices, be sure that you are comparing similar merchandise. For example, two diamonds may be of the same carat weight but if they differ in colour, clarity and cut (i.e. their quality), these important factors will affect their price.
- Remember that if an article bears a quality mark such as "14K", then it must be accompanied by a trademark for which either application or registration has been made in Canada. The trademark is identification of the manufacturer.
- View deep discounts with caution. If it sounds too good to be true, it probably *is* too good to be true. Moreover, one store's "50% off" could turn out to be the same as another's regular price.

Know Your Jeweller

Knowing the seller is as important as knowing the product. Ask friends for recommendations and check for the store's current membership in the Canadian Jewellers Association, the national organization that represents the jewellery industry. (The CJA certificate that is displayed in member stores is updated annually.) JVC recommends when looking for a jeweller choose a member of the [Canadian Jewellers Association](#).

- Take the time to find a professional jeweller with whom you feel comfortable and in whom you have confidence. The jeweller may have lengthy experience, or training in jewellery operations, watchmaking or gemmology.
- Check for other services such as sizing, repairs, appraisals, and remounts. Can the jeweller service the jewellery he or she sells?
- As well, it is wise to check store policies on refunds and exchanges early on in your shopping.
- Remember, if you don't know your jewellery, know your jeweller! Don't take chances with important purchases - especially when they have sentimental value, too.

A Word on Advertisements

- Listen, look and read carefully!
- For example, when a diamond is advertised by carat weight only and the price seems unbelievably low, it may likely be that other aspects of the gem which affect price (colour, clarity and cut) are very poor. Here it is especially important when you are comparing prices, to be certain that you are comparing similar merchandise.
- A diamond advertised as weighing ".25 points" can be misread as being 1/4 carat in weight. In fact, 1/4 carat is ".25 carat" while ".25points" is equal to 1/400ths of a carat. Be wary of this tactic, which may be seen in mail order advertising.
- Inexpensive gold chains can be lightweight and very delicate. As a result, they may break easily and be difficult and costly to repair. When comparing prices, compare quality as well.
- Be wary of the "liquidation sale". It could consist of only a few pieces left over from a company gone out of business long ago, supplemented by new merchandise at regular or so-called "discounted" prices.
- Finally, once again, don't believe extravagant claims. If it sounds too good to be true, it probably is too good to be true.

After You Buy

- Be sure you get a proper receipt with a description of the jewellery (including stones) that you are purchasing.

- It's always wise to keep a record of your purchases especially when they are major ones. This includes your receipt and any guarantee, certificate of appraisal, cancelled cheque and a copy of the advertisement, if applicable.
- Following your purchase, treat your jewellery with care. Do not wear your jewellery when you are doing rough work or playing sports. Nor should you attempt to repair or otherwise tamper with your jewellery. Instead, visit your jeweller periodically to have it checked and it will usually get a professional "shine-up" then too.

Jewellery Care

Your professional jeweller and the Canadian Jewellers Association are pleased to offer the following tips on the care and cleaning of your fine jewellery.

Diamonds

- Don't wear your diamond when you're playing sports or doing rough work.
- Don't let your diamond come in contact with strong chlorine bleach. It won't hurt the diamond, but it can pit or discolour the mounting.
- Don't jumble your diamond pieces in a jewel case. They can scratch other jewellery and each other. Place them in a small plastic bag, a pouch or wrap in tissue paper.
- Do see your jeweller at least once a year to have your precious jewellery checked for loose prongs and any signs of wear. S/he will usually give them a professional "shine up" at the same time.

Cleaning Your Diamonds

Diamonds get smudged, soiled and dusty. Lotions, powders, soaps, even natural skin oils, put a film on diamonds (especially at the back), making them look somewhat dull and lifeless. Here are four ways to clean your diamonds and keep them their brilliant best:

- Detergent Bath - Prepare a small bowl of lukewarm suds using any mild liquid detergent and water. Brush the pieces with an eyebrow brush or soft toothbrush while they are in the suds, then rinse them under running water. Pat dry with a soft lintless cloth.
- Cold Water Soak - Make a half-and-half solution of cold water and household ammonia in a cup. Soak the diamond pieces 30 minutes. Gently brush with an old soft toothbrush and swish in the solution once more. Rinse and dry as mentioned before.
- Quick-Dip Method - Buy one of the brand name liquid jewellery cleaners with its kit, choosing the kind most useful to you. Read the label and follow its instructions. Don't touch your clean diamonds with your fingers. Handle jewellery by its edges.
- Ultrasonic Cleaner - This is a small machine consisting of a cup which you fill with water and mild detergent. When turned on, a high-frequency turbulence creates the cleaning action. Read the instructions for the machine very carefully before use.

Karat Gold Jewellery

Always separate your gold jewellery to prevent scratching. Wrap in a tissue or place in a small clean plastic bag or pouch.
Remove all jewellery before showering or cleaning. Soap can leave a film on gold, making it look dull.

Cleaning your karat gold jewellery

Ask your professional jeweller to recommend a commercial cleaner or make your own solution: Make a mixture of soapy water (mild detergent) and a few drops of ammonia, then brush your gold jewellery with an old soft toothbrush. Rinse. Finally, dip into rubbing alcohol to remove all traces of soap or grease and pat dry with a soft, lintless cloth.

Cultured Pearls

Treat pearls gently. Never toss them carelessly into a purse or jewel box. Keep them separate from other jewellery as pearls can easily get scratched.

Put on your pearls after applying cosmetics, hairsprays and perfume as these can be quite harmful to their lustre. Bring your pearls back to your jeweller for restringing about once a year. Your jeweller will have them strung with a knot between each pearl, to prevent loss should the string break.

Cleaning your Pearls

Use only very mild soap and water solution to clean your pearls and brush gently with a very soft old toothbrush. Rinse and let them air dry naturally. Avoid ultrasonic cleaners, all chemicals and abrasives.

Coloured Gemstones

With so many different types of coloured gemstones available, your professional jeweller can guide you on the care and cleaning of your specific gemstone. Here are a few tips:

Lapis-lazuli, turquoise, ivory and amber should never be in contact with a cleaning solution containing any type of bleach, ammonia or other strong chemicals.

Certain gemstones should not be cleaned in an ultrasonic cleaner because they could be damaged. These include: amber, aquamarine, emerald, ivory, jet, lapis-lazuli, malachite, moonstone, opal, pearl, peridot, rhodonite, shell, (cameos), turquoise, tanzanite, zircon, and any imitation stones. Opals can be safely cleaned in mild soapy lukewarm water. It is a popular misconception that "oiling" will increase an opal's longevity.

Watch Care

It is a good idea to remove your watch from your wrist before winding it to avoid breakage. Always wind a watch in the morning so it has maximum motion to resist knocks encountered in normal wear.

Have the battery in a quartz watch changed immediately after it runs out as dead batteries left in the watch can leak and ruin it. Never attempt to change the battery yourself, take it to your watchmaker or jeweller who can provide this service.

If your watch is not water-resistant, be careful to keep it dry. Avoid exposing it to all types of moisture.

Jewellery Appraisals

"What is a Jewellery Appraisal?"

It is a written professional opinion of the authenticity, quality, design and approximate value of a piece of jewellery. Since it is an opinion, there can be variations between competent appraisals.

Why you might need an Appraisal?

The most common reason for obtaining an appraisal is for insurance purposes (i.e. insuring against loss, theft, or damage). This page addresses itself to this type of appraisal only.

The cost of your Appraisal

Appraisal charges vary according to the service being rendered. Generally, the more thorough and detailed (and hence the more useful) the appraisal is, the more it will cost. Therefore, don't try to save money on an appraisal.

The details of your Appraisal

Since many insurance companies retain the option of replacing your lost or stolen jewellery with "similar" items, an accurate and complete description of the item is essential to be sure of a proper replacement. Therefore, a complete appraisal should include the following details.

- Major (or primary) stones identified and their shape, dimensions and approximate weight given;
- The "quality" of major stones described. For diamonds this includes colour, clarity and cut. For coloured stones it includes clarity, as well as hue, tone and intensity of colour. (Superlatives such as "beautiful" ring, or "fine" diamond are not used because they do not aid in replacement.
- Secondary stones are listed and identified, with their approximate size and total weight given. Their quality may be given as an average.
- Metal chains and mountings are described by their quality, design, workmanship, weight and any stampings on them.
- A photograph of the item should accompany the written appraisal.
- The estimated retail replacement cost of the item is given.
- An appraisal should also state the date it was carried out, and the price of precious metal at the time of the appraisal.
- An explanation of terms used should be included, to aid in the understanding of the document.

When to have your jewellery appraised?

Ideally, you should have your jewellery appraised to account for current values of precious metals and gemstones. This is also an excellent opportunity for the jewellery appraiser to inspect the condition of the jewellery.

Choosing a jewellery appraiser

There are no legal requirements or regulations to appraise jewellery. However, whenever possible, select a CJA Accredited Appraiser (CAP).