February 2025

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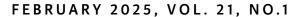
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Contributors: Alethea Inns, Danielle Walsh, FINTRAC, Jay Mehta, Karen Howard, Lauriane Lognay, Megan Crabtree, Renée Newman, Sara Belyazid, Scott Hayes





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on the cover

Model Hannah G. showcases a necklace and earrings by Allison Quaid High Jewelry. The necklace features an 18K yellow gold grasshopper design adorned with diamonds, paired with three strands of cabochon emerald beads. The earrings are crafted in 18K white gold and channel-set with princess-cut diamonds.

Photographer: Jens Look

Photo courtesy: Allison Quaid (allisonquaid.com)

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Diamonds are a jeweller's best friend

"Isn't it nice to think that tomorrow is a new day with no mistakes in it yet?"

- L.M. Montgomery

here's something symbolic about beginning a new chapter with a gem that has stood the test of time. Diamonds, a gem with unmatched radiance and enduring popularity, symbolize the jewellery industry as a whole. Just as the world debates between lab-grown and natural stones, the industry itself fluctuates between tradition and innovation—with the drive to embrace new processes competing against the familiar comforts of age-old techniques.

While we map out goals and anticipate challenges for the year ahead, it's worth pausing to admire and reflect upon a stone so central to the industry. From classic solitaires to bold, modern designs, diamonds remind us that some staples never lose their sparkle—nor does customers' love for diamond jewellery!

As Jay Mehta explains on page 20, the brilliance of a diamond is more than just its visual sparkle it's a testament to the intricate science and artistry that have kept this gem at the heart of the jewellery industry. "A layman's perception of a natural diamond is a bright, sparkly, round object cut from a rough diamond. Few, however, understand the science behind diamonds and their enduring beauty," he says. "From the bending of light as it refracts through the stone to the precise angles of its facets that reflect brilliance back to the viewer, a diamond's allure is the result of careful craftsmanship and cutting-edge technology."

On page 32, Alethea Inns delves beneath the surface of the diamond, inviting us to look beyond the gem's external brilliance and consider the hidden chemical fingerprints that make each diamond truly one of a kind. She notes, "The invisible elements within a diamond shape its beauty, value, and story in profound ways. Whether it's a blue diamond, a vivid yellow, or a laboratory-grown diamond, trace elements are the unsung heroes of the diamond world."

Just as trace elements and precise craftsmanship are essential to a diamond's brilliance, the success of any jeweller hinges on the attention given to the finer details of their operations. In 2025, this means more than just creating stunning pieces; it involves thoughtful sourcing, sustainable practices, and strategic business decisions that align with evolving consumer expectations. As we turn the page to a new year, it's time for jewellers to reflect on their own "trace elements" and consider how refining these can illuminate their path forward.

The start of a new year brings fresh possibilities and renewed energy; it's a time to reflect on past achievements, embrace emerging trends, and set bold goals for the year ahead. Whether it's innovative designs, sustainable practices, or adapting to shifting consumer demands, 2025 holds the promise of sparkling opportunities.

As the calendar turns to 2025, we at Jewellery Business are excited to embark on another year of delivering the stories, insights, and innovations that keep our readers informed and inspired. We're thrilled to begin the year alongside you, our community of jewellers, designers, and retailers, ready to shine a light on what lies ahead.

Finally, be sure to visit our website, jewellerybusiness.com. Our regularly updated news feed is a great way to stay in touch with what's happening around the industry. Sign up for our e-newsletter to stay on top of the latest headlines!

Until next time, stay well and be safe. ©

Linda Dalke



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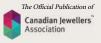
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amethyst Revisiting a classic

By Lauriane Lognay



Amethyst with colour zoning.

methyst has been engraved, sculpted, faceted, tumbled, and even eaten (don't try this at home, kids) throughout history! This captivating purple gem was once linked to royalty and held the same value as rubies and sapphires during its peak. It was highly sought after due to its purity and stunning colour. Evidence of its use in jewellery can be traced back to ancient Egypt, around 3000 BCE. Even though the amethyst has been studied, cut, and faceted brilliantly in all its aspects, it still has surprises to offer us even today.

So, what is amethyst?

Amethyst is the purple/violet variety of the quartz family. Its colour ranges from pale lilac (called Rose de France on the market) to a deep, saturated purple. It's a seven on the Mohs hardness scale and is considered a gem with good tenacity, stability, and durability in general.



Ametrine in shield shape of 67.45 carats from Bolivia.



Amethysts owe their stunning purple/violet-ish hues to trace amounts of iron and natural radiation within the Earth. Its colour may fade over time with prolonged exposure to light and heat, so the gemstone is not as stable as we might think.

Most of our citrines today are actually heated amethyst, whether done naturally or by man—the difference is generally indistinguishable. It doesn't take a very high temperature; only about 470-750 C is needed to change its colour. It can then get its purple colour back with irradiation if required. Ametrine is the result of such natural heating, being a gemstone that is half yellow (citrine) and half purple (amethyst).

The stone's name originates from the Greek amethystos, meaning "not drunk." The humorous name stems from an ancient belief about amethyst's power: The ability to ward off intoxication! Greek legends associated amethyst with Dionysus, the god of wine and pleasure in relation to this.

Its crystalline structure is known as rhombohedral, typically appearing as an elongated, asymmetrical prism with twin "pyramids" on each side when left unbroken in its rough form. It can also present as a hexagonal prism or exhibit hexagonal colour zoning.

Sourcing the gemstone

This gem can be found pure and plentiful in huge sizes in a plethora of countries, such as Brazil, Uruguay, Canada, Morocco, India, Mexico, Namibia, Siberia, Russia, Sri Lanka, etc.

Our own Canadian source is mostly in Thunder Bay, Ont., but can be generally found in smaller quantities all over Canada.

Siberian amethysts were known for their deep purple colour, which exhibited flashes of red and blue within the gemstone. These amethysts were among the most expensive on the market, but the supply from Siberia has been exhausted for decades. As a result, it is rare to find these stones today, except for those that are part of old stock. A source that came up a few years ago in Tucson but is still relatively new to the market is Moroccan amethysts, observed to have red hair-like inclusions of hematite and hourglass-shaped colour zonings. Moroccan amethysts are considered a breath of fresh air for those who want something a little more out of the ordinary with their birthstones. Depending on its origins (African or Uruguayan, for example), amethyst can have slightly different hues, like a more purplish colour or a more violet colour.

Amythest as a birthstone

This purple gem was officially added as a birthstone for February in 1912, when the American National Retail Jewellers Association (now known as lewellers of America) created a standardized list of birthstones.

Before 1912, the assignment of gemstones to specific months varied widely by culture and region. Amethyst became the official choice for February, likely due to its historical prominence.

Imitations, synthetics, and confusions

While amethyst is considered a very affordable gemstone, there are many imitations on the market. Glass and plastic are two of the most well-known.

Some confusions also occur with natural gemstones, such as faceted purple fluorite, scapolite, spinel, sapphire, tanzanite, and iolite.

Differentiating synthetic amethyst from natural amethyst while it's faceted or cabochon cut set in jewellery is a complicated and costly task.



Fine-faceted amethyst with visible blue flashes.



Moroccan amethyst with the hourglass colour zoning and barely visible red inclusions before and after cutting...









From left to right, iolite, spinel, fluorite, amethyst, tanzanite and sapphire.









Before and after cutting an amethyst rough.

The most one can do is trust the supplier and his sources. If the stone has a few inclusions inside, it may become easier for gemmologists under the microscope; otherwise, it's almost impossible to tell! This is what I always tell clients: Inclusions make the identity of a gem.

There are few treatments used on amethyst since it's an inexpensive gemstone. As we mentioned, it is often heated, irradiated and rarely dyed.

Amethysts in the workshop

Under artificial light, the amethyst can appear darker than reality. Prolonged exposure to heat can also alter the colour of the stone, so it's unwise to solder or repair a piece of jewellery with the amethyst still set in it.

The GIA suggests avoiding thermal shocks, which can fracture and stress the gem. However, ultra-sonic and steamer are generally safe if we avoid high heat and then ice water right after. Big pieces with a history behind them are worth repairing with a lapidary artist in your area, but smaller ones often are sadly not worth the cost of repair.

Amethyst is a gemstone with pleochroism, meaning that depending on the direction of observation, the gem can have two different hues/colours. As it can have two colours, it's dichroic. One hue can be more reddish, while the other can be more bluish.

A gem in all its glory

Amethyst, with its rich history, continues to captivate the jewellery world. From its origins as a gem of royalty and spiritual significance to its modern role as a February birthstone, this quartz variety remains timeless. Its accessibility, durability, and unique qualities ensure that amethyst retains a special place in the hearts of gem enthusiasts, gemmologists, and artisans alike.

Its ongoing appeal demonstrates that even in a world of ever-changing trends, classic gemstones like amethyst can still surprise and inspire. Amethyst remains a gemstone worth celebrating in colour for those who seek elegance, history, and a touch of mysticism in their jewellery. ©

RESOURCES

- ^{1.} Guide des pierres precieuse by Walter Schumann
- ^{2.} GIA.edu website
- 3. Precious stones by Max Bauer Volume II



Lauriane Lognay is a fellow of the Gemmological Association of Great Britain (FGA) and has won several awards. She is a gemstone dealer working with jewellers to help them decide on the best stones for their designs. Lognay is the owner of Rippana, Inc., a Montréal-based company working in coloured gemstone, lapidary, and

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he jewellery world is becoming a more dangerous place in Canada, and there doesn't seem to be an end in sight, at least not in the short term. The incidents of smash-and-grab robberies are increasing, especially in the Greater Toronto Area (GTA), and the severity of this crime also appears to be rising. What started as a string of crimes involving two or three offenders seems to have quickly grown to small gangs of six-10 people. Dubbed "swarming robberies" by the police and news media, it is fast becoming the *modus operandi* of criminals targeting retail jewellery stores.

No category within the retail sector seems to be immune. Large franchise stores nestled within the walls of enclosed malls, once a relative bastion of safety due to the high visibility nature of the location, have also become victims alongside the smaller and independent locations in plaza centres. Usually armed with hammers and other striking implements, these gangs of criminals invade a store and begin smashing display cases and pilfering jewellery.

As incidents continue, gangs of thieves appear to have become more brazen in their aggression. The criminals seem to be less restrained, as incidents of threatening employees are on the rise. While less common, reports of firearms being brandished are becoming more frequent.

So, why jewellery?

The roots of violent crime such as these are multi-causal, and it would be unhelpful to attempt to boil them down to a single issue, but there







Jewellery theives are usually masked.

are some less nuanced reasons which may be fueling the rise in this type of crime. Jewellery is easily transportable and usually quite high in value relative to its size. Gold, diamonds, and other precious stones and metals crafted into jewellery have a fairly stable and predictable value across geographic regions due to global pricing models. The street value of a 14K gold necklace or a one-carat diamond solitaire ring is relatively the same whether purchased from a retailer, bequeathed in a will, or stolen from a store.

Unlike many other types of retail goods, jewellery is a "near cash instrument," which means the commodity (jewellery) is easily transacted for cash, with little ability for the buyer to track or trace its origin. Any item that is high in value, easily transportable, and can be quickly liquidated for cash without fear of tracking presents quite a tempting target for a would-be criminal.

In committing these crimes, the culprits are leaning heavily on two strategies that have been used throughout history—surprise and speed. Thieves often conduct pre-crime surveillance on their chosen target to learn basic customer traffic patterns, employee behaviours, obvious security measures, entry and escape routes, and then use this information to identify the most useful areas to exploit. When they strike, they do so without warning, *en masse*, with great speed, and can often leave the scene less than a minute after starting the robbery.

What can a jeweller do?

Although the police services in Canada are extremely diligent in attempting to thwart these crimes while they are in progress, the contemporary demands on police resources mean they often will not be able to arrive on scene during the event, especially given the speed with which these crimes are taking place. They are very diligent in investigating this type of violent crime and criminally charge the offenders. However, these investigations often take some time, and the jewellery has often been sold by the time suspects are identified and brought before the courts.

Preventative measures are the jeweller's greatest defence in this battle and will likely yield the most valuable results, but don't just jump to the next flashy piece of security technology. People tend to start with solutions before correctly identifying the actual problem and, in doing so, end up spending money to fix a vulnerability they may not even have.

Jewellers need to start with a proper understanding of their risk profile—which is a combination of asset values, likely threats, and current vulnerabilities. Your new security glass on the storefront doesn't help if the only thing between your jewellery storage room and the connected building or shared stairwell next door is two sheets of drywall and some studs.

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These thieves are usually masked, so unless live-monitored for ongoing threats, your security cameras are largely forensic tools, not crime prevention aids. This isn't meant to discourage you from using these tools, but this awareness of functionality is critical. Security glazing, mantraps, reinforced display cases, traffic bollards, security fog, sirens, cameras, GPS tracking, etc., all may be great security measures when deployed correctly as part of a well-thought-out total security plan.

While the threats facing retail jewellery stores are very similar, the combination of building construction, store location, jewellery type, and business model are all unique factors which need to be considered when finding the right solution for your circumstances. In most cases, there is no single "magic bullet." Instead, your security solution needs to address the vulnerabilities that are unique to your situation and it is important to align these solutions with your risk tolerance. Independent security consultants, jewellery insurance agents and brokers, along with other professionals, make it their business to understand this landscape and can give good advice on the best solutions for you and your business. ©

Jewellers Vigilance Canada (JVC) is a non-profit subsidiary of the Canadian Jewellers Association. Based in Toronto, the mandate of JVC "is to advance loss prevention within the jewellery industry." JVC also works closely with law enforcement agencies in Canada through their Crime Prevention Program. For more information, visit www.jewellerycrimecanada.ca.



Preventative measures such as security glazing, mantraps, reinforced display cases, and cameras can be effective defences when used as part of a wellplanned security strategy.



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amily jewellery businesses represent more than commerce; they're legacies shaped by decades—sometimes generations—of shared dreams, sacrifice, and triumph. As integral pillars of local economies, these enterprises provide stability, create jobs, and uphold traditions that resonate far beyond their immediate circles. Yet, one of the most critical challenges a family business will face is determining who will take the reins when the time comes.

Succession planning isn't just about choosing a successor; it's about safeguarding values while adapting to a changing business landscape. Alarmingly, studies reveal that only 33 per cent of family businesses transition to the second generation, and fewer than 10 per cent reach the third. This isn't because the businesses fail financially, rather succession planning is often postponed or insufficiently addressed.

Whether you're envisioning the next generation of your family leading the charge or considering the expertise of an external leader, the key is starting early, staying focused, and thinking strategically.

Why succession planning feels so hard

Why do so many family businesses avoid succession planning? For many business owners, particularly in industries like jewellery, the business isn't just a source of income; it's a reflection of their identity. Handing over the reins can feel like giving away a part of themselves. For others, the emotional weight of family dynamics can make the topic feel overwhelming, even divisive.

Yet, avoiding the conversation can lead to unintended consequences. If there's uncertainty about leadership, customers who trust your name might start looking elsewhere. Employees could feel insecure about their future,





Your jewellery business represents a legacy built on innovation, trust, and unwavering strength.

potentially seeking stability with competitors. And family relationships already complex—might fray under the strain of unspoken expectations.

Proactive succession planning mitigates these risks. It sets clear expectations, fosters transparency, and ensures the business is positioned for long-term success. Starting early, ideally a decade before retirement, provides the time needed to identify, train, and support the next leader while addressing potential conflicts.

Consider this: A goldsmith who started succession planning five years before retirement discovered his successor needed significant training in managing vendor relationships. By starting early, he had time to teach these skills gradually, ensuring the successor felt confident and ready.

The case for a family successor, when legacy matters most For many family businesses, passing the torch to the next generation feels natural. Family members bring an inherent understanding of the business's culture and values, often combined with a deep emotional investment in its success. Customers and employees alike find reassurance in continuity

when a familiar family face assumes leadership.

Take, for example, a family goldsmithing business. The founder's daughter grew up in the workshop, learning the craft and the art of connecting with customers. When it came time for her to take over, she brought fresh ideas for modernizing the product line while staying true to the family's artistry. Her leadership transition was seamless, preserving the business's legacy while positioning it for growth.

Key benefits of family successors

- 1) Legacy preservation. Family successors naturally carry forward the traditions and values that define the business. This continuity is invaluable in custom jewellery, where trust and craftsmanship are paramount.
- 2) Intrinsic motivation. Family members often feel a personal responsibility to see the business thrive, inspiring them to work harder and innovate more boldly.
- 3) Flexible retirement options. Unlike external hires, family transitions allow retiring leaders to stay involved on their terms, offering mentorship and quidance without overwhelming the new leadership.

However, family transitions can also be fraught with challenges. Skill gaps, entitlement, and interpersonal conflicts are common obstacles. For example, one jewellery business struggled when the founder's successor, lacking managerial experience, faced difficulties with vendor negotiations, production timelines, and staff management. These challenges were eventually resolved through mentorship, but they underscore the importance of preparation.

When external expertise works

Not every family member is cut out for leadership, and that's okay. Sometimes, bringing in external talent is the best choice for the business. External leaders can provide fresh perspectives, specialized expertise, and objectivity that may be difficult to find within the family.





Succession planning often comes with challenges, including the founder's reluctance to step aside.

Advantages of external leaders

- 1) Proven expertise. External hires bring fresh skills and solutions. For example, a business dealing with inefficiencies hired an external leader who modernized operations and optimized vendor relationships. Their expertise streamlined processes and positioned the business for future growth.
- **2) Unbiased decision-making.** External leaders can make objective decisions that prioritize business goals free from family dynamics.
- **3) Innovation.** An external leader can introduce new strategies, from digital marketing to streamlined inventory systems, that keep the business competitive in a fast-changing market.

Of course, hiring externally requires careful consideration. Families often worry about cultural fit and losing control over the business. These concerns can be addressed by starting with a trial period or bringing in an external leader to focus on specific areas of the business, such as operations or marketing, before expanding their role.

The best of both worlds, a collaborative approach

In some cases, the ideal solution isn't an either/or—it's both. Blending family and external leadership can offer the continuity and innovation a business needs to thrive. This hybrid model works particularly well in transitional periods—when family successors need time to develop their skills.

Consider a jewellery business where the founder's son lacked the experience to manage day-to-day operations but excelled in building customer relationships. The family hired an external leader to oversee operations, allowing the son to focus on sales and branding. Over time, the external leader mentored him, gradually transferring knowledge and responsibility. The result? A confident successor ready to lead and a business which continued to flourish.

This collaborative approach bridges skill gaps, fosters trust, and ensures the business benefits from both professional expertise and family values.

Your succession playbook, steps for a smooth transition Effective succession planning involves actionable steps tailored to your business's unique needs. So, how can you ensure a seamless transition?

1) Start early. Planning at least a decade in advance allows time to train successors, resolve conflicts, and test leadership capabilities.

- **2) Define roles and expectations.** Clearly outline the qualifications, skills, and responsibilities required for leadership. This clarity helps avoid misunderstandings and conflicts.
- **3) Provide training opportunities.** Equip successors with the tools they need to succeed. This might include shadowing the current leader, taking business courses, or managing specific projects.
- **4) Engage a neutral advisor.** A facilitator can mediate conflicts and provide objective advice, ensuring the process is fair and transparent.
- **5) Test compatibility.** If family and external leadership are blended, allow them to collaborate on real decisions before formalizing the arrangement.

Overcoming challenges and tackling resistance

Succession planning is never without its hurdles. One common challenge is the founder's reluctance to let go. Many business owners struggle with the emotional aspect of stepping back, especially if their identity is closely tied to the business. For example, one goldsmith admitted feeling lost at the thought of retiring. A trusted advisor helped him redefine his role, allowing him to focus on special projects while his successor handled operations.

Entitlement among successors is another obstacle. Establishing clear expectations and performance metrics can prevent resentment and foster

accountability. In one jewellery business, a successor was required to manage the busiest season independently before formally stepping into a leadership role. This trial not only tested their capabilities but also earned them the respect of their team.

Building trust in external leadership

For families considering external leadership, trust is key. Start small, allowing external hires to prove their value through specific projects or roles. For instance, a struggling jewellery business brought a consultant to optimize inventory systems. The consultant's success in reducing costs and streamlining operations built confidence, making the transition to a broader leadership role seamless.

Open communication is equally important. Involving family members in the selection process and maintaining transparency about goals ensures everyone feels invested in the transition.

A legacy worth protecting

Your jewellery business isn't just a company—it's a legacy of creativity, trust, and resilience. Succession planning is your opportunity to protect that legacy while preparing it for future growth. By addressing challenges headon, fostering collaboration, and planning proactively, you can ensure your business thrives for generations to come.

The key is action. Whether your successor is your child, an external hire, or a combination of both, a thoughtful, strategic plan ensures your legacy continues to shine bright.

In some cases, the ideal solution isn't an either/or-it's both. Blending family and external leadership can offer the continuity and innovation a business needs to thrive.

Danielle Walsh is a chartered professional accountant (CPA) and chartered accountant (CA) and holds certificates in family business advising and family wealth advising from the Family Firm Institute (FFI). Walsh developed her philosophy and desire to help family businesses from her father, Grant Walsh, who has

worked as a family business practitioner for more than 25 years. She and her father published a book titled A Practical Guide to Family Business Succession Planning: The Advice You Won't Get from Accountants and Lawyers. Walsh also currently teaches the first family business course offered at the undergraduate level at Carleton University in Ottawa and recently joined MNP as a partner, focusing on succession. She can be reached at danielle.walsh@mnp.ca.







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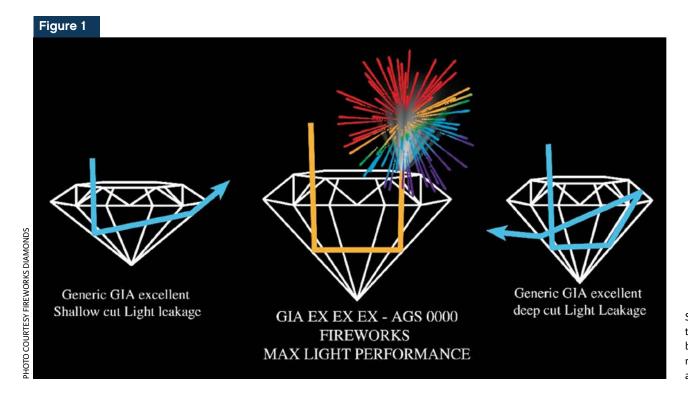
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From rough to radiance:

Understanding light performance





Schematic showing the difference between light return/reflection and light leakage.

Breaking down light performance

Everyone knows that diamonds sparkle, but light performance measures how well they sparkle. Quite simply, light performance in a natural diamond refers to how well the stone interacts with light, affecting its visual appeal.

To achieve excellent light performance scores, the path of light must be examined, including entry, refraction, internal reflection, path through diamond, exit, and visual effects.

Refraction and reflection

Refraction refers to the bending of light when it enters the diamond light slows down and bends due to the diamond's high refractive index (approximately 2.42). This bending of light allows for the striking visual effects that diamonds are known for.

Reflection, on the other hand, refers to how the light reflects or bounces off of the diamond's facets. The diamond's proportions, angles, and overall cut significantly influence how much light is reflected to the observer. Wellplaced facets can maximize light return, enhancing the diamond's brilliance.

There is also internal reflection. Diamonds are designed to take advantage of total internal reflection. When light hits the facets at certain angles, it reflects inside the diamond instead of escaping, thereby contributing to the diamond's brightness.

Evaluating light performance

Modern technology, such as the American Gem Society's (AGS's) Angular Spectrum Evaluation Tool (ASET) and Sarine Light device, can now measure how well a diamond interacts with light by analyzing the entire path of light. Sarine's 21st-century light performance technology measures a combination of brightness, sparkle, fire, and light symmetry. AGS's ASET technology similarly measures brilliance, fire, scintillation, and contrast.

Brilliance is a word we all use with diamonds, but the scientific definition of brilliance is the amount of white light reflected back to the viewer. A diamond that reflects more light back to the viewer will have a higher brilliance score and a better light performance (see Figure 1).

The score for fire (see Figure 2) measures light that is dispersed into colourful flashes back up towards the viewer.

The scintillation (or sparkle) score measures the sparkle of the diamond, which is created by the spots of light flashes when the diamond is in motion. There are two types of scintillation: (i) flash scintillation, white sparkles that dance across the diamond's facets, and (ii) fire scintillation, colourful, rainbow sparkles that appear in the diamond's crown.

The important factor of contrast also needs to be considered. Contrast is defined as a diamond's alternating bright and dark areas, similar to a hall of mirrors. All of these factors together create the final grade for light performance.

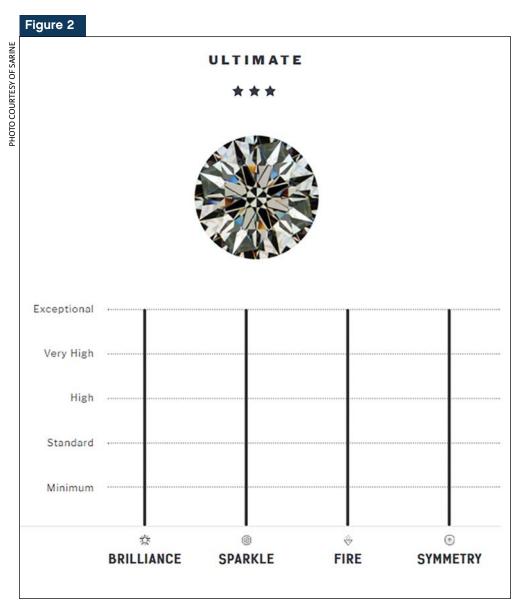
Diamonds with lower light performance scores generally have light leakage, meaning light is refracted off to the side or through the back of the diamond (see the far left and right diamonds in Figure 1) rather than being reflected back to the viewer. This is why some diamonds seem to sparkle more than others and/or have more brilliance.

Factors affecting light performance

The ultimate light return or "light performance" from a natural diamond stems from a combination of two important factors. The first is the type of rough diamond it was cut from and its transparency. The second is the method of cutting the rough to create the final polished diamonds.

Tupe of rough

Natural diamonds mined from the earth's core are formed in numerous types of shapes. Some popular rough diamond shapes include octahedrons,



Diamond light performance report.

dodecahedrons, cubes, and triangles. At the heart of a diamond's brilliance is its crystal lattice structure. This structure is made of tightly packed carbon atoms. This arrangement is key to the incredible properties of the diamond, such as the diamond's hardness and how it handles or refracts light. As most savvy sales professionals know, diamonds are the hardest natural substance, with a rating of 10 on the Mohs Hardness Scale.

The transparency of rough diamonds is more influenced by their internal structure and inclusions than by their external shape. However, octahedral diamonds are typically more common and often exhibit fewer inclusions than dodecahedral rough diamonds.

Understanding the rough is the first step to creating higher light performance. Cutting facets to maximize the transparency is key. When cut well, octahedral rough diamonds with very few inclusions typically exhibit better light performance because of their internal structure and natural transparency.

Cut method

The second and most important factor affecting the light performance of a polished natural diamond is its cut. How a diamond is cut—its unique arrangement of facets-greatly affects the amount of light reflected back to the viewer.

GIA studied diamond cuts for decades and analyzed tens of thousands of proportion sets before their cut grading system was introduced in 2005. It had to be scientific, practical, and applicable to the jewellery industry and the public. There were more than 70,000 observations of 2,300 diamonds in studies conducted across all sectors of the jewellery industry-diamond manufacturers, dealers, retailers, and potential customers. The research behind their cut grades is undeniable.

The quality and method of cut will greatly impact a diamond's light performance score. The combined effects of proportion, symmetry, and polish can greatly influence how well a diamond reflects and refracts light. Well-cut diamonds maximize light return and minimize light leakage, leading to greater overall beauty (see Figure 1). The brightest diamonds with optimum light performance receive a cut grade of 'Ultimate' by Sarine, achieving quadruple o's in brilliance, sparkle, fire, and symmetry (see Figure 2).

AGS's ASET technology is another renowned way of measuring light performance in a diamond (See Figures 3, 4, and 5. Many jewellers are not as familiar with these so-called "green-grey maps" as they could be. They show a scan of the diamond and how light behaves within the diamond. Red is for brightness. Whenever you see a lot of red, it means the diamond is extremely bright. Blue is for contrast. Contrast is necessary for the diamonds to sparkle. Green areas on the maps show where the diamond is less bright. All diamonds will have some areas of green, but the highest light

performance scores will go to the diamonds with less green. Grey on these diamond maps shows light leakage. Light leakage in a diamond, as explained above, is not desirable. The goal in cutting the diamonds is to minimize the light dispersal from the sides or bottom and instead have most of the light reflect from the top of the diamond back to the viewer.

The AGS ASET's standards of cut are based on a 0-10 scale, whereas GIA uses a more generalized scale of 5 (excellent, very good, good, fair, and poor).

Let's consider Figures 3, 4, and 5. Figure 3 represents a diamond with more light leakage around the edges (more grey). Figure 4 represents a diamond with lots of green, meaning it is less bright. Figure 5 shows a Fireworks Diamond® with little to no light leakage (almost no grey) and exceptional brightness (lots of red). These three diamonds may have similar ratings of the four Cs on their GIA reports, but clearly, the light performance in Figure 5 is by far the most



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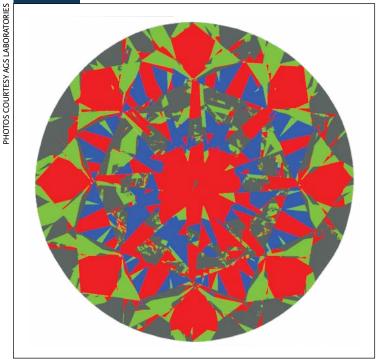
SIGNATURE WORKBENCH

2015-280SM-WP

W 28" **D** 25.5" **H** 36" 85 lbs

Power outlets & USB Ports

Figure 3



A diamond exhibiting increased light leakage around the edges, resulting in more grey areas.

optimal. The '0000' score signifies zero deduction (or light leakage) out of the diamond by AGS cut standards.

Why understanding light performance matters

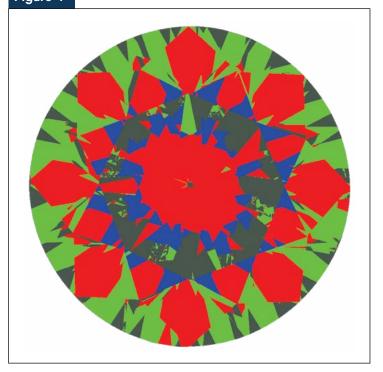
Being able to speak professionally and somewhat scientifically about light performance positions you as an expert and will earn the customer's trust. Your expert guidance is the one thing that online retailers cannot offer.

When you show customers diamonds with higher light performance scores alongside diamonds with lower light performance scores (and similar four Cs), your customer can see the difference. You can talk about the higher-quality rough from which the brighter diamond started. You can then explain the precision of the cut and how master diamond cutters create more sparkle or higher light performance scores and minimize light leakage. All of this builds confidence in the customer and can help you achieve higher margins and better selling prices. \$

Jay Mehta is the vice-president of Varsha Diamonds, a 35+ year diamond and jewellery manufacturer in Los Angeles. A second-generation diamantaire, Mehta's expertise spans the full diamond cutting process, from rough diamond assorting to perfecting cuts. He founded Fireworks Diamonds®, the only diamonds scientifically

proven by AGS's ASET and Sarine Light performance technologies to be the largest and brightest in the world. Fireworks is one of the few brands awarded a proprietary cut grade by the American Gem Society Laboratories.

Figure 4



A diamond with significant green areas, indicating lower brightness.

AGS 0000

AGS 0000

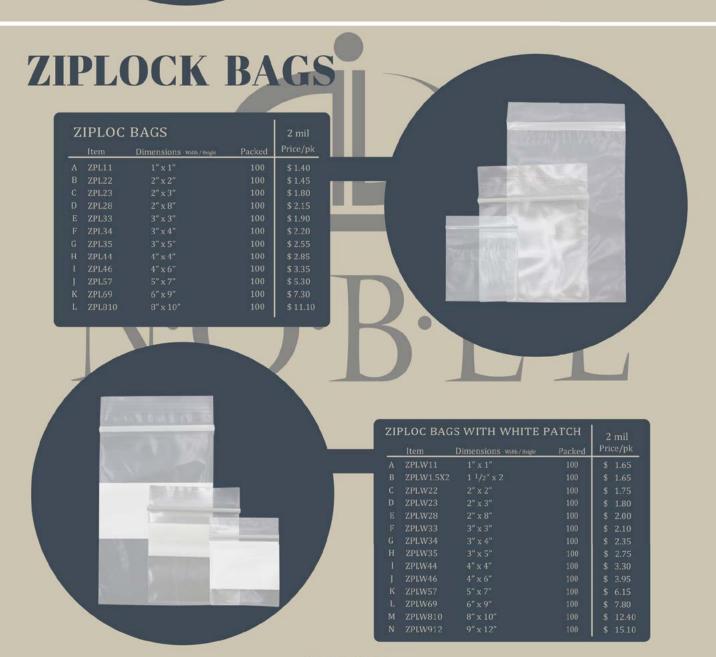
A Fireworks Diamond with minimal light leakage (almost no grey) and exceptional brightness, characterized by an abundance of red areas.

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TRIPLE DUTY REPAIR ENVELOPES





By Renée Newman

any cultures have esteemed silver because of its malleability, ductility, and high lustre. Thanks to silver's pliability, metalsmiths can create intricate jewellery like the Mexican filigree earrings in Figure 1.

It was not until the 1850s that Navajo artisans in North America began learning silversmithing techniques, drawing inspiration from Mexican silversmiths. Mexico, with its rich history of silver mining, has consistently been the world's largest producer of silver since the 1500s, when it was under Spanish control. As a result, silver jewellery has been an important export of Mexico.

Navajo silversmiths shared their skills with other Indigenous communities, contributing to the widespread recognition of Indigenous silver jewellery for its distinctive craftsmanship. An example is the Hopi-style sterling silver cuff in Figure 2.

Silver alloys and fineness marking standards

Like pure gold and platinum, pure silver is too soft for most jewellery manufacturing techniques, so it is commonly alloyed with other metal(s). Copper is typically preferred because it improves silver's hardness and durability

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without detracting from the characteristic bright shine of silver. However, even alloyed silver does not hold gemstones as securely as settings made of white gold, platinum, or palladium alloys because the tensile strength of sterling silver is lower.

Sterling silver is the alloy most commonly used in jewellery and usually consists of 92.5 per cent silver and 7.5 per cent copper. Adopted as a standard alloy in England in the 12th century, sterling silver is normally identified with its fineness marking of 925.

The Guide to the Precious Metals Marking Act and Regulations of the Competition Bureau Canada states, "Silver may be marked using any of the following quality indicators: sterling (or STG, ster.), silver, sterling silver, argent, argent sterling, .925."

Britannia silver is defined in the Hallmarking Act 1973 as having a fineness of 958.4 parts per thousand, while the fineness mark itself is only 958. Britannia silver replaced sterling silver as the compulsory silver standard in England from 1696 until 1720. Sterling silver was approved again for use by silversmiths in 1720. However, many of the silver bullion coins issued by the Royal Mint since 1998 have been minted in Britannia standard silver. Britannia silver should not be confused with Britannia metal, a pewter-like alloy containing no silver.

Coin silver is another common silver alloy that contains 10 per cent to 20 per cent copper. U.S. dimes, quarters and half dollars minted before 1965 contained 90 per cent silver. An alloy popular in East Asia uses 90 per cent silver and 10 per cent zinc.

In Europe, alloys with 80 per cent, 83 per cent, and 83.5 per cent are also used. Metal with 80 per cent silver is stamped 800, sometimes called European Figure 1



Mexican sterling silver filigree earrings from Attic Archaeology Vintage Jewelry.

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Silver jewellery sold at street vendors can have varying degrees of fineness, sometimes lower than standard qualities, making it difficult to repair and size.

Figure 2



Indigenous sterling silver cuff from Koblenz & Co. Antique & Estate Jewelry.

Figure 3 PHOTO COURTESY STULLER

Continuum® sterling silver signet ring.

or continental silver. This is probably the second most used silver standard in the world. France and Germany are two important European countries that have used 800 silver.

In Peru, a high percentage of jewellery is made with 95 per cent silver alloys and stamped 950. Flatware and hollowware in France have been made out of 950 silver, and a few silversmiths in the silver centre of Taxco, Mexico, have used 950 silver alloys. Occasionally, when people see the 950 stamp, they assume that the metal is platinum. Look for "PT" or "PLAT" next to the 950 stamp to determine if it is a platinum stamp.

Silver jewellery sold at street vendors can have varying degrees of fineness, sometimes lower than standard qualities, making it difficult to repair and size. Therefore, if you buy rings from tourist vendors, ensure they fit and don't need to be resized.

Avoiding silver tarnish

A disadvantage of most silver alloys is that they tarnish when exposed to sulfur elements in the air. Tarnishing is a surface discolouration mainly resulting from the formation of silver sulfide, Ag2S, although other compounds such as sulfate and chloride can also contribute to tarnishing.

Germanium is a silver-white element chemically similar to tin. In the 1990s, Peter Johns, a silversmith in England, discovered that adding germanium to silver could make it resistant to tarnish and fire scale—a dark coating that forms on silver when the metal oxidizes at high temperatures. This tarnish-resistant silver is patented and sold under the trade name Argentium. There are two grades of Argentium silver: 93.5 per cent minimum silver content and 96 per cent minimum silver, which raises the level above the UK Britannia standard. Argentium International Ltd. guarantees that all its silver is recycled and nickel-free.

United Precious Metal Refining (UPMR) in Alden, N.Y., has also developed and patented a germanium-based tarnish-resistant silver called Sterlium Plus. It is easy to work with for casting and fabrication by rolling and provides a high-lustre finish.

Other tarnish-resistant alloys have been created by replacing the 7.5 per cent copper in sterling silver with materials such as platinum, palladium, silicon, zinc, or nickel. The presence of copper in sterling silver accelerates tarnishing, so when copper is omitted, the resulting silver alloy is more

tarnish-resistant. An example is Continuum® sterling silver, developed by Stuller (Figure 3). It contains approximately 95 per cent silver and 2.75 per cent palladium. Stuller says, "Continuum's mechanical properties fall between those of 14K yellow gold and most other sterling silver alloys. It can easily be age-hardened up to 150 HV, making it comparable to the as-cast hardness of 14K gold. This versatile alloy can be used for casting, die striking, and producing mill products."

Tarnish-resistant silver is often sold as "tarnish-free" silver, which can be misleading. Any silver product can tarnish over the long term. Another way to make silver tarnish-resistant is to plate it with rhodium, platinum, or palladium or to coat it with a non-metallic substance. Rembrandt Charms adds rhodium plating on all sterling silver merchandise to prevent tarnishing (Figure 4). They x-ray the products as they exit their plating facility to ensure adequate thickness and quality. Unlike many plating facilities that use nickel to adhere to the rhodium, they use palladium. Palladium creates a strong bond for the rhodium and allows many collectors with nickel allergies to be able to wear their silver charms and jewellery.

Plated or coated silver usually costs less than tarnish-resistant silver, but the plating or coating can wear away or come off when the silver is polished and/or worked on by a jeweller. This can happen, for example, when ring sizing or soldering is performed.

Chemical solutions can also help protect silver from tarnishing. Legor makes an anti-tarnish solution that can be used when a regular sterling silver piece has been completed. It is dipped into the bath, and the ingredients in the chemical fill the fine pores of the silver surface—sealing it for some time against tarnishing.

Suppose you have jewellery or objects that are not tarnish-resistant, plated, or coated. In that case, Intercept Technology has sulfur absorption strips, pouches, bags, and containers designed to protect silver by absorbing sulfur for a specified number of years (see Figure 5).

If your silver is not tarnish-resistant, plated, coated, or protected with sulfur-absorbing material, it may have darkened after exposure to corrosive agents in the air. The silver can be returned to its former lustre by removing the silver sulfide. There are two ways to remove it. One way is to mechanically remove the silver sulfide from the surface of the silver (e.g., buffing), but some silver will also be removed.

The other way to remove tarnish is to reverse the chemical reaction and turn silver sulfide back into silver by dipping the silver object into a chemical solution. In this process, the silver remains in place.

Kathrin Schoenke, a jeweller and platinum industry consultant, recommends a simple way to conduct this electrolytic-type process, which allows the removal of the sulfate while leaving the silver intact. You will need



Filigree heart pendant by Rembrandt Charms in rhodium-plated sterling silver.



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Intercept® anti-tarnish translucent small zip-loc bag.



Hand-engraved sterling silver earrings.

a sheet of aluminum foil, hot water, baking soda, salt and a pot or pan, then:

- 1) Line the pot or pan with aluminum foil and place your tarnished silver jewellery item(s) or object(s) on top of the foil. For the process to work, the object must have direct contact with the aluminum foil.
- 2) Pour hot water over the item so it is entirely covered. Add a tablespoon of salt (two for a large pot) to create the electrolytic solution.
- 3) Pour a package of fresh (FRESH!) baking soda into the mix
- 4) Let it sit and watch how the sulfate is stripped off the silver surface. Remove the items when they are clean.

Naturally, this process only works for silver items without pearls or other gems that should not be exposed to hot chemical solutions. Remember that hot water can adversely affect the life span of glue.

This process works because aluminum has a greater affinity for sulfur than silver does. In the above process, the silver sulfide reacts with aluminum and sulfur atoms are transferred from silver to aluminum, freeing the silver metal and forming aluminum sulfide. Chemists represent this reaction with a chemical equation: silver sulfide + aluminum = silver + aluminum sulfide.

Silver alloys can differ in composition and may have tarnish layers other than silver sulfide. Consequently, the above method might not be adequate for removing all tarnish from silver. Chemical shelf cleaners may be required, especially for silver that is below 925 in purity.

Debra Sawatzky, a Canadian appraiser specializing in antique and estate jewellery, advises that new cleaning techniques should be reserved for new items and that old items should be cleaned by hand, the old-fashioned way. Otherwise, you may devalue older items, including flatware and hollowware. She says that people pay premium prices for patina—the surface appearance of silver that grows beautiful with age—and that the glow from hand polishing is more desirable on old objects than that obtained with modern cleaning methods.

Silver jewellery today

Silver continues to inspire artists and artisans to create unique jewellery, such as the engraved earrings in Figure 6 by Olson Silver in Alberta. Silver's malleability makes it an excellent engraving metal.

Before the price of gold began to skyrocket, silver was generally used for fashion jewellery. Today, it is also used for high-end jewellery and even diamond rings now that harder alloys have become available. A few manufacturers who used to sell only gold jewellery are now selling mainly silver jewellery due to the high cost of gold and the increasing popularity of silver. It can be worn with any outfit, from casual to formal. This versatility makes silver an ideal jewellery metal for both men and women. ©



Renée Newman, GG, is a gemmologist and the author of Gold, Platinum, Palladium, Silver & Other Jewellery Metals and 14 other books on jewellery and gems. She became interested in jewellery

metals while overseeing jewellery quality control at the Josam Diamond Corporation in downtown Los Angeles.

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Withouta

Decoding diamond's invisible story



By Alethea Inns

n 2016, the stunning 14.62-carat Oppenheimer Blue sold at auction for a record-breaking US\$57.5 million. It was graded Vivid Blue, VVS1, and its mesmerizing colour captivated collectors worldwide. What made this diamond so extraordinary wasn't just its size or clarity but the secret ingredient in its atomic makeup—the presence of the trace element boron. At the atomic level, imperceptible to the human eye, boron atoms were woven into the diamond's crystal structure billions of years ago, deep within the Earth.

What's remarkable is how this trace element, measured in parts per million, not only gave the diamond its rare blue hue (Blue diamonds are rare, making up only 0.0001 per cent of the world's diamonds) but also elevated its value to unprecedented heights. Without boron, the Oppenheimer Blue would have been a flawless yet unremarkable white diamond—a beautiful gem, but far from iconic.

This example underscores a fascinating truth for our industry: The invisible elements within a diamond shape its beauty, value, and story in profound ways. Whether it's a blue diamond, a vivid yellow, or a laboratory-grown diamond, trace elements are the unsung heroes of the diamond world.

Have you ever wondered what gives diamond its colour, brilliance, or even value? The answer usually lies in elements you can't see but make all the difference: Trace elements.

What is a trace element?

As we know, diamond is the only gemstone composed of a single element—carbon, crystallized in the cubic (isometric) crystal system. Trace elements are atoms other than carbon incorporated into the diamond's structure in trace amounts. Common trace elements in diamonds are nitrogen, boron, hydrogen, nickel, and silicon. They are incorporated into a diamond's crystal lattice during its growth, either in nature or in a laboratory. Though present in small amounts (measured in parts per million or billion), these elements can significantly influence a diamond's colour, clarity, and other physical properties.

Only a few elements, such as hydrogen, boron, nitrogen, silicon, and nickel, fit into the diamond lattice:

- Nitrogen (N). The most abundant trace element in natural diamonds, responsible for most yellow and brown hues. It also plays a significant role in diamond fluorescence.
- Boron (B). Causes blue colouration in diamonds (e.g., the famous Hope
- Hydrogen (H). Can contribute to certain unique colours or patterns in
- Nickel (Ni), Cobalt (Co), and Silicon (Si). Often found in laboratory-grown diamonds due to the materials and conditions used in their production. They can also rarely be found in natural diamonds.

Are trace elements impurities?

Trace elements and impurities are distinguished in diamonds, though the terms are sometimes used interchangeably. The difference lies in their roles, origins, and impacts on the diamond's structure and properties.

Nitrogen **Boron** Price per carat: \$\$\$ Price per carat: \$\$\$\$\$ Nitrogen atoms in the diamond lattice Boron atoms in the diamond lattice can cause the diamond to be yellow, can cause the diamond to be blue, gray, or contribute to violet colour. brown, or orange.

How trace elements can impact diamond colour and value.

- Trace Elements. Specific atoms, such as nitrogen, boron, or hydrogen, are incorporated into a diamond's crystal structure during its growth. These elements, present in minute amounts, may or may not disrupt the diamond's lattice and often influence a diamond's optical properties. In natural diamonds, they originate from the Earth's mantle during formation, while in laboratorygrown diamonds, they result from the growth process or materials used.
- Impurities. Foreign atoms or inclusions that disrupt the diamond's perfect carbon lattice. Impurities may result from irregular growth conditions in natural diamonds or rapid synthesis and residual materials in laboratorygrown diamonds.

In some contexts, trace elements may be considered impurities if they negatively impact a diamond's properties. For instance, nitrogen, a common trace element, is often referred to as an impurity when discussing its structural effects on a diamond.

Understanding these distinctions is essential for gemmological analysis, as both trace elements and impurities play significant roles in determining a diamond's quality, value, and origin.



This diamond has a patterned hydrogen cloud that follows the growth of the diamond. There is also a large, dark graphitized inclusion. Note the brown colour of the diamond as well, which is consistent with hydrogen's ability to cause diamonds to be brownish or greyish.

Why are trace elements important?

Impact on colour

Trace elements are the primary source of a diamond's colour. For instance:

- Nitrogen impurities create yellow, brown, or orange diamonds (Type Ia or Ib).
- Boron creates blue diamonds (Type IIb).
- Hydrogen contributes to green or grey tints and, more rarely, violet.
- Nickel can also cause a green colour due to radiation-induced lattice defects involving nickel atoms.

Colour grading is critical in determining a diamond's value, making trace elements integral to gemmological analysis.

Fluorescence

When exposed to ultraviolet light, some diamonds exhibit fluorescence, a phenomenon caused by the interaction of trace elements with light energy. Trace elements create energy states in the diamond's lattice. When UV light excites these energy states, they release photons as the system returns to its ground state, producing visible light emission from the diamond for as long as the energy source is on.

The N3 centre—consisting of three nitrogen atoms surrounding a vacancy—is common in natural diamonds and produces strong blue fluorescence, with a characteristic absorption at 415 nm. H3 centres—formed by two nitrogen atoms flanking a vacancy— emit rare green fluorescence and are found in both natural and treated diamonds, while the more complex H4 centres—with four nitrogen atoms and two vacancies—can fluoresce yellow or green. Nitrogen-vacancy (NV) centres, present in two charge states

(neutral NVo and negatively charged NV–), fluoresce in colours ranging from yellow and green to red, depending on their environment. Silicon-vacancy (SiV) centres, common in laboratory-grown diamonds, typically fluoresce orange or red but can display greenish hues. These fluorescence centres are crucial for gemmologists, aiding in identifying a diamond's origin, growth history, and treatment.

Insights into diamond growth methodology

The type and arrangement of trace elements can indicate whether a diamond is natural, treated, or laboratory-grown. Natural diamonds, for instance, display characteristic nitrogen aggregation patterns that form over millions of years. By contrast, lab-grown diamonds often reveal the presence of trace elements like nickel or cobalt, introduced as growth catalysts during the high-pressure, high-temperature (HPHT) process, or silicon, a marker of chemical vapour deposition (CVD) growth. Advanced tools such as spectroscopy analyze these trace elements, creating unique "fingerprints" that differentiate natural diamonds from their laboratory-grown counterparts. This is one way that laboratory gemmologists can distinguish the growth method of a diamond.

Clarity and inclusions

Trace elements play a significant role in determining a diamond's clarity, often influencing the presence and type of inclusions. Nitrogen or nickel can cause growth distortions or internal strain within the diamond crystal, leading to visible inclusions or other clarity characteristics. In some cases, hydrogen may contribute to unique effects, including specific types of clouding or fluorescence. Inclusions caused by trace elements can range from minute pinpoints to more prominent features, depending on their formation conditions and concentration. Knowing the relationship between trace elements and inclusions can help you explain a diamond's clarity and what makes it unique—for example, a patterned hydrogen cloud.

Scientific and market significance

Understanding trace elements helps distinguish natural diamonds from lab-grown or treated stones. This ensures transparency and accuracy in certification, which is crucial for maintaining consumer trust. Choosing a laboratory that is up to date on the latest diamond growth and treatment techniques and technologies is essential.

Gemmological laboratories use advanced tools such as FTIR, photoluminescence, and UV-Vis spectroscopy to analyze the presence and arrangement of these elements, revealing critical details about a diamond's origin and history. These methods help distinguish natural diamonds from lab-grown or treated stones by identifying specific defects, such as nitrogen-vacancy (NV) or silicon-vacancy (SiV) centres, often unique to laboratory-grown diamonds or indicative of treatments. Trace element analysis also allows gemmologists to classify diamonds by type (e.g., Type Ia, IIa) and detect subtle enhancements or laboratory growth methodologies.

As diamond science and technology evolve, trace element analysis will remain a key part of gemmological testing.

Historical and geological information

Trace elements in diamonds serve as important markers of their historical and geological origins, providing insight into the conditions under which they formed deep within the Earth, such as the temperature, pressure, and

Trace elements remind us that true beauty often lies in the unseen details, shaping not only the diamond but also the value and wonder it brings to the world.

chemical environment present during their creation billions of years ago. This geochemical data enhances the scientific understanding of Earth's history and enables gemmologists to determine a diamond's growth method. Advances in trace element analysis have also allowed researchers to link specific trace element profiles to particular regions or geological events in some cases.

Understanding these nanoscale signatures deepens our appreciation of diamonds as more than just gemstones—they are remarkable artifacts of Earth's dynamic history.

By studying trace elements, gemmologists can determine a diamond's story, whether it's billions of years old and formed naturally or created more recently in a laboratory. This knowledge not only enhances the scientific understanding of diamonds and our planet but also gives us the ability to understand each diamond's unique story of how it was formed and treated and how it can be identified.

Trace elements in diamonds are like the spices in a masterful recipe—hidden yet essential to the final creation. Just as a pinch of saffron or a dash of cinnamon can transform a dish, these minute elements shape a diamond's colour, clarity, and character. Without them, diamonds would be mere crystalline perfection beautiful, but without the story that makes them exceptional. By understanding these hidden elements, gemmologists, jewellers, and consumers alike can appreciate how something so small can have such a profound impact, turning carbon into a masterpiece of nature or science. Trace elements remind us that true beauty often lies in the unseen details, shaping not only the diamond but also the value and wonder it brings to the world.



This diamond shows both blue body fluorescence and a patch of yellow fluorescence—both caused by different trace elements distributed unevenly in the natural diamond's crystal lattice.

Alethea Inns, BSc., MSc., GG, is a fellow of the Gemmological Association of Great Britain (FGA). Her career has focused on laboratory gemmology, the development of educational and credentialing programs for the jewellery industry, and the strategic implementation of e-learning and learning technology. Inns is chief learning officer for

Gemological Science International (GSI). In this role, she leads efforts in developing partner educational programs and training, industry compliance and standards, and furthering the group's mission for the highest levels of research, gemmology, and education. For more information, visit gemscience.net.





The appraiser's guide to building client relationships

By Karen Howard

o build strong relationships with clients, an appraiser must find ways to connect on a personal level, such as sharing interests or inquiring about their families. Knowing your customers is one of the most important ingredients in a small business. Even if you maintain a positive relationship with your current clients, there is always room to deepen connections. Remember that even within your ideal client niche, people will have different buying behaviours and communication styles. So, what five factors should appraisers consider when building client relationships?



Social media offers easy interaction but requires strategic usage for maximum benefit. Platforms like Facebook, Instagram, LinkedIn, and X enable real-time communication, allowing businesses to address client inquiries promptly and build trust.

Additionally, social media provides advanced advertising targeting options, helping businesses reach their ideal clients based on demographics and interests. This ensures efficient

advertising efforts and increases the likelihood of converting leads into clients.

Analyzing trends and user engagement on social media gives businesses valuable insights into client behaviours, allowing for refined marketing strategies. Understanding different communication styles is crucial, as tailoring content to clients' preferences enhances engagement.

Social media also allows businesses to showcase their brand personality, creating authentic client connections. Companies can foster deeper relationships by sharing behind-the-scenes content, testimonials, and community involvement.

Effective social media use involves real-time communication, targeted advertising, trend analysis, and adapting to client preferences, which drives growth and success in a competitive marketplace.



Effective communication is a cornerstone of a successful appraisal process. By keeping clients informed, anticipating their needs, addressing delays promptly, and adapting to their communication styles, you can create a positive and trustworthy environment that enhances client satisfaction and encourages long-term relationships.

Keeping clients in the loop through clear and transparent updates is a best practice and a vital aspect of building trust. Regular communication ensures that clients feel engaged and aware of the progress of their appraisal, which can alleviate any anxiety they may have about the process.

Anticipating questions and proactively reaching out to clients demonstrates that you value them and recognize their importance to your business. By thinking ahead and providing information that clients may need, you show you are attentive and committed to their needs. This proactive approach can be especially beneficial in creating a positive rapport, as clients appreciate being kept in the loop and feeling that their concerns are being addressed before they must voice them.

In situations where an appraisal is delayed beyond the agreed deadline, maintaining open lines of communication becomes even more crucial. Promptly informing clients about the reason for the delay—whether it's due to unforeseen circumstances, additional research needed, or other factors via email, text, or phone call can prevent misunderstandings and mitigate frustration. Being upfront about potential issues not only helps manage client expectations but also reinforces your professionalism and integrity. Clients are generally more understanding when they feel they are being kept in the loop.

Additionally, understanding the communication style of your clients can significantly enhance your ability to connect with them effectively. Some clients may prefer detailed emails with in-depth explanations, while others might appreciate brief updates via text or quick phone calls. Taking the time to assess their preferred method of communication allows you to tailor your approach, making it more likely that your messages will be received positively. For instance, younger clients may lean toward digital communication, while older clients might appreciate more traditional methods. Being adaptable Being adaptable in your communication style fosters better relationships and demonstrates your commitment to meeting each client's unique preferences.



Adapting to your clients' communication styles can greatly improve your ability to connect and build strong relationships.

in your communication style fosters better relationships and demonstrates your commitment to meeting each client's unique preferences. Your efforts will reflect your professionalism and dedication, setting you apart in a competitive industry.



Timeliness, accuracy, and attention to detail are essential for fostering client trust and ensuring satisfaction.

Timeliness in delivering appraisal reports is crucial. Clients often have tight deadlines and rely on your expertise to provide the information they need to make informed decisions. Meeting these deadlines demonstrates professionalism

and reinforces your commitment to exceptional customer service. However, it's equally essential to ensure speed does not compromise the quality of the report. Balancing speed with thoroughness is key, as rushed reports can lead to inaccuracies that undermine the integrity of your work.

Accuracy is paramount in appraisal reporting. A small error can have significant consequences, potentially leading to disputes or misunderstandings that can damage client relationships. Detailed and precise appraisals build trust, as clients can feel confident in your assessments. This trust is essential for long-term relationships and can lead to repeat business and referrals.



Encourage clients to ask questions about the appraisal to ensure clarity and understanding.

Attention to detail should be the cornerstone of your appraisal process. Every aspect of the report, from data collection to analysis and presentation, should be meticulously checked to ensure it meets the highest standards. This enhances the report's credibility and showcases your expertise and dedication to your profession.

Moreover, offering consultations before or after appraisals can further educate clients on the report details. These discussions can clarify methodologies, address any concerns, and provide insights that empower clients to understand the value and implications of the appraisal. This proactive approach enhances client satisfaction and positions you as a knowledgeable resource, further solidifying their trust in your services.

By prioritizing timeliness, accuracy, and attention to detail while balancing speed with thoroughness, you can deliver appraisal reports that meet and exceed client expectations. This commitment to excellence will foster strong relationships and enhance your reputation in the industry.

Following up with clients is an excellent practice that can strengthen relationships and enhance customer satisfaction. Implementing follow-up strategies can help maintain strong client relationships and enhance your reputation in the industry.

Reach out shortly after delivering the appraisal report. This shows clients you care about their experience and can

answer any questions. Tailor your follow-up communication and reference specific details from the appraisal or previous discussions to be more personal and engaging. Provide an opportunity for clients to ask questions about the appraisal. This can help clarify any points they may not fully understand. Ask

for feedback on the appraisal process and report; this can provide valuable insights into your services and show clients that their opinions matter.

You may also want to share articles, resources, or tips related to appraisals that could benefit the client. This positions you as a knowledgeable resource even beyond the appraisal itself. Further, consider scheduling regular checkins, especially for long-term clients, to keep the lines of communication open.



Lastly, **expressing appreciation** for clients' business is vital. It can be something as simple as a handwritten thank you note personalized with a specific comment on the interaction with the client. You could also consider implementing rewards, such as discounts after a certain number of appraisals, returning client loyalty programs, or small gifts for referrals, like a gift card to a local café. ©



Karen Howard FCGmA, RMV, IMJVA, has 40 years of retail sales experience and more than 30 years as a gemmologist. She ran her appraisal business, KC Appraisals, from 2002 to 2024 and has been passionate about educating others in the gem world for 25+ years. Currently, she focuses on her new venture, Jewellery

Appraisers Coach, where she helps new appraisers with consulting on identification, ethics, and business development, addressing the gap in training for building a successful appraisal business. She continues to offer classes in gemmology both online and in person, from her home base in Guelph, Ont., helping the industry and their clients speak the same language.

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The power of investing in your team

icture this: A customer steps into your store, filled with excitement. They've done their research and are ready to make a purchase. But instead of a knowledgeable and friendly employee quiding them, they're greeted by someone who lacks the necessary training. The customer's experience quickly turns from one of joy to one of disappointment. Now, imagine the opposite: That same customer is welcomed by a confident, welltrained team member. They provide expert advice, answer questions, and create a warm atmosphere. This is the impact of investing in your team.

Why is this so important? Let's consider why people buy jewellery. For many, it's not just about the item itself; it's about what it represents. Each piece can symbolize love, milestones, or cherished memories. When team members are trained to connect with customers on this emotional level. they can help ease concerns and make the purchase feel special. This kind of attentive service turns one-time shoppers into loyal fans who will share their positive experiences with friends and family.

In the competitive world of retail, customer experience can make all the difference. Confidence is key, but it isn't the only ingredient for success. The real magic lies in ongoing, targeted training. This investment teaches employees to sell products and build meaningful relationships with customers.

Training shouldn't be a one-off event; it should be an integral part of your company culture. By creating a training-first mentality, brands can help their employees grow into passionate storytellers. This isn't just about passing on information; it's about creating an environment where team members feel valued and motivated to improve. Employees can develop new skills and product knowledge with ongoing, focused training, enabling them to showcase their expertise effortlessly.

It is essential to make training enjoyable and engaging. Think of it as an adventure. Learning should feel like a quest, not a chore. No one is born a great storyteller; they become one through practice and curiosity. When brands invest in their team's growth, they help employees see how their development is connected to the brand's overall mission.

Creating a safe learning environment is crucial, too. Mistakes should be seen as opportunities for growth rather than failures. For example, a simple error in naming a gemstone should be a chance for learning rather than a reason for embarrassment. This supportive atmosphere encourages employees to take chances and strive for improvement.

Further, the way training is delivered matters. While many companies focus on what is taught, how it's presented is equally important. Instead of dull PowerPoint presentations, consider interactive workshops that invite participation. Role-playing exercises can also help team members practice handling customer concerns and emotions, building their confidence in real-world situations.

Ultimately, investing in a well-trained team can pave the way for a vibrant brand. This approach goes beyond achieving quick sales; it fosters lasting customer relationships. By building up employees' skills and confidence, businesses can position themselves for success in the ever-changing retail landscape. A well-trained team enhances customer experience and helps ensure customers return for all their special moments, creating a brand that resonates deeply with its audience. ©

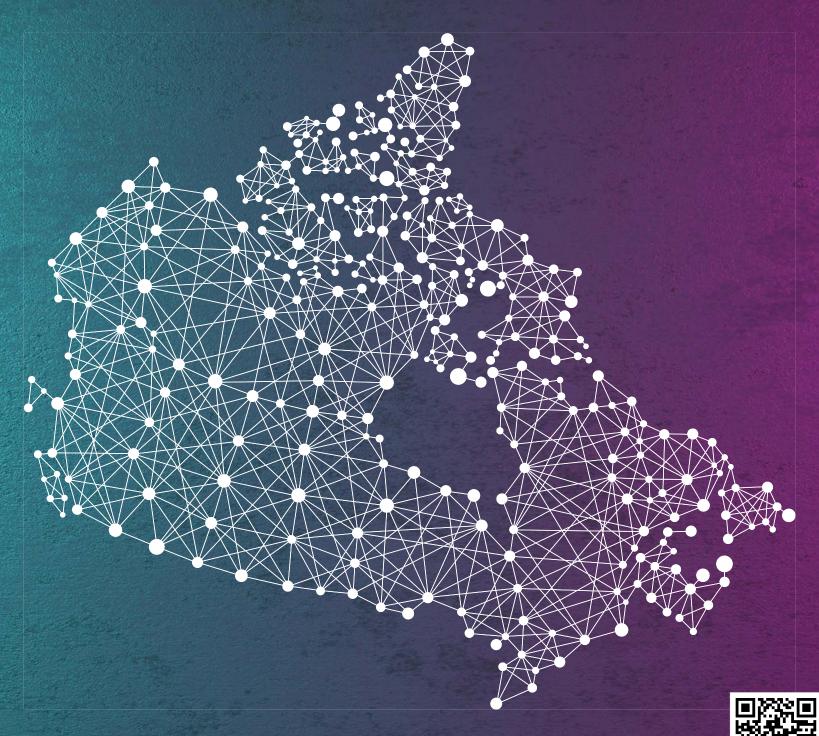
Talk to you soon,

Sara Belyazid

Communication Project Manager Canadian Jewellers Association sara@canadianjewellers.com



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Shining a light on compliance



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n the world of glittering diamonds, precious metals, and high-value jewellery, dealers in precious metals and precious stones are not immune to money laundering or terrorist financing threats and risks. In fact, they play a key role in preventing and detecting financial crime and helping to safeguard Canada's financial system and economy.

The importance of compliance

Dealers in precious metals and precious stones must fulfill specific obligations under the Proceeds of Crime (Money Laundering) and Terrorist Financing Act, including keeping records, verifying their clients' identity, implementing a compliance program and reporting certain types of financial transactions to the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC)— Canada's financial intelligence unit and anti-money laundering and antiterrorist financing supervisor.

These include suspicious transactions, which have no monetary threshold for reporting. In fulfilling these obligations, they must work hand-in-hand with FINTRAC.

FINTRAC's mandate is to facilitate the detection, prevention and deterrence of money laundering, the financing of terrorist activities, and sanctions evasion while ensuring the protection of personal information under its control.

FINTRAC ensures that businesses subject to the Proceeds of Crime (Money Laundering) and Terrorist Financing Act and associated regulations, including dealers in precious metals and precious stones, comply with their legal obligations. These obligations are important and help deter criminals and terrorists from using Canada's financial system to launder the proceeds of their crimes, finance terrorist activities, or evade sanctions. Compliance with the legislation ensures FINTRAC receives the information it needs to generate actionable financial intelligence for Canada's law enforcement and national security agencies.

Implementing a comprehensive and effective compliance program is essential for businesses to fulfill their transaction reporting obligations. This program must ensure that proper processes are in place, that oversight is maintained, and that employees are adequately trained to recognize and report suspicious transactions effectively.

What is a suspicious transaction report?

A suspicious transaction report is one that dealers in precious metals and precious stones must submit to FINTRAC when they have reasonable grounds to suspect that a transaction or attempted transaction is related to the commission of money laundering, terrorist financing activity, or a sanction evasion offence. The suspicious transaction report is not just a formality, it is a key instrument in FINTRAC's mandate to disclose financial intelligence to law enforcement and national security agencies.

In 2023–24, with the information it received from Canadian businesses, FINTRAC's financial intelligence contributed to 266 significant, resourceintensive law enforcement investigations and many hundreds of other individual investigations at the municipal, provincial, and federal levels across the country and internationally.

Why are suspicious transaction reports important?

The dealers in the precious metals and precious stones sector's unique handling of high-value items makes the sector an attractive target for those seeking to launder money or fund terrorist activities. The importance of suspicious transaction report submissions from the sector cannot be overstated. Each suspicious transaction report contributes to a larger picture, helping FINTRAC and its partners to identify and understand trends, methods, and networks associated with financial crimes.

Suspicious transaction reports often contain distinctive information which can only be gleaned from the sector's perspective. This information can help uncover complex schemes and networks that might otherwise remain in the shadows.

Dealers in precious metals and precious stones are encouraged to ensure their transaction reports are thorough, timely, and in line with the *Proceeds* of Crime (Money Laundering) and Terrorist Financing Act and associated regulations' reporting requirements. The sector's suspicious transaction reports are invaluable.

What consists of reasonable grounds to suspect?

Reasonable grounds to suspect is the required threshold to submit a suspicious transaction report to FINTRAC and is a step above simple suspicion, as it implies there is a possibility that a money laundering, terrorist activity financing or sanctions evasion offence has occurred.

Dealers in precious metals and stones are only required to report when they reasonably suspect transactions could be related to money laundering, terrorist financing or sanctions evasion. They do not need to confirm the underlying details or provide evidence of a crime. Their suspicion should be based on objective reasoning, free from bias or prejudice.

Reaching this threshold means that the following elements have been considered:

- Facts
- Context
- Money laundering or terrorist activity financing indicators
- Sanctions evasion characteristics related to a financial transaction.

After reviewing this information, if it is concluded that there are reasonable grounds to suspect a particular financial transaction is related to the commission of a money laundering, terrorist activity financing or sanctions evasion offence, the transaction must be reported. In other words, if it is possible to demonstrate and articulate suspicion so another individual with similar knowledge, experience, or training would likely reach the same conclusion based on a review of the same information, it must be reported.

Many factors will support the assessment and conclusion that a money laundering, terrorist activity financing, or sanctions evasion offence has possibly occurred. These factors, along with an explanation of the assessment, must be included in the narrative section (Part G) of the suspicious transaction report.

How do you submit a suspicious transaction report?

The FINTRAC Web Reporting System is a secure and confidential process for submitting a suspicious transaction report. To access the system, please contact FINTRAC at its toll-free number, 1-866-346-8722, or by email at F2R@ fintrac-canafe.qc.ca.

For more information, consult: fintrac-canafe.canada.ca/re-ed/dpms-eng. @



New hire checklist

Onboarding is the most critical point in new team members' employment journey, yet many retailers overlook the importance of a structured process. Without a clear SOP, your new hire could be left stumbling through the first few weeks, resulting in confusion and underperformance.

To avoid this, build a detailed new hire SOP that covers everything from day one setup to specific training for each role. For example, in the sales department, a new hire should not start selling before they are fully trained. Your checklist might look something like Figure 1.

This foundation sets them up for success. If your employees aren't properly trained, you risk them representing your business without the tools they need.

But SOPs for new hires extend beyond just sales. Every department should have a tailored checklist (see Figure 2). When retailers fail to plan for the introduction of new brands, they miss the chance to market these additions properly. How often do we see a new line brought in, only for sales associates to be unprepared and marketing to be caught off guard? SOPs prevent these missed opportunities.

Inventory analysis

Inventory is a retailer's most valuable asset, yet many fail to manage it properly due to a lack of formal processes. A comprehensive SOP for inventory management ensures that your team can forecast, track, and reorder products efficiently—minimizing the risk of stockouts or overstocking.

Every retailer should conduct regular inventory checks, reviewing reports that analyze the product on hand, what has been sold, and inventory turnover. Multi-store retailers have the added complexity of monitoring inventory across multiple locations.

You can make informed purchasing decisions by understanding how long certain products sit before selling, which vendors have faster turnaround times, or which categories perform best.

Inventory management goes beyond just keeping track of stock. It involves forecasting, strategic planning, and making sure the right products are available when they're needed most.

SOPs for inventory should include the following:

- Running vendor or category-specific reports
- Monitoring stock at multiple locations
- Procedures for special orders and vendor lead times

If you're constantly running out of packaging or displays, it's likely because your inventory procedures aren't thorough enough. One of the most straightforward but frustrating challenges a retailer faces is running out of essential items like boxes or branded bags that could take several weeks to replenish. An SOP ensures tracking these items becomes part of the regular review process, helping you avoid bottlenecks.

Accurate data entry

The accuracy of your inventory and sales data directly impacts the quality of your reports—and the decisions you can make from them. Retailers frequently complain they can't answer basic questions, such as "Which shape halo sells the most?" or "What are my sales on semi-mounts vs. complete rings?" Yet, many retailers overlook how essential consistent data entry is to their operations, resulting in incomplete or inaccurate data that cripples decision-making.

Data entry SOPs should be a priority, especially when adding products to your inventory management system. A standardized process ensures consistency and reliability across your data sets.



Inconsistent or incomplete data entry is one of the biggest barriers to accurate reporting.

Figure 1

Pre-sales requirements:

- V Setup company email
- ✓ Order business cards
- ☑ Bridal training
- ✓ Brand-specific product training
- Point of sale (POS) system training
- Weight-in and weight-out diamond procedures

Example of a new hire checklist.

Figure 2

Social media protocols:

- ☑ Get social logins.
- ✓ Training on how to pre-schedule posts.
- ✓ Review the brand story.

Co-op marketing plans:

- ✓ Review the co-op marketing budget.
- ✓ Establish a process for the marketing of new brands.

Some marketing-related SOPs to consider.

A comprehensive SOP for data entry might include:

- Step-by-step instructions for entering product details
- Ensuring all necessary fields (stock-keeping unit, category, vendor) are filled out
- Procedures for auditing entries regularly

One of the biggest obstacles to effective reporting is inconsistent or incomplete data entry. It's a small thing—getting a product's specs into the system correctly but without this, you'll end up with reports that don't tell the whole story.

Bridging gaps in communications

Communication is key. SOPs should address internal communications to avoid gaps between departments that can lead to missed opportunities. Building better communication channels ensures that your entire team is on the same page—and no one is caught off quard when it comes time to sell or promote a new line.

SOPs for communication should involve the following:

- Weekly cross-departmental meetings
- Written procedures for sharing promotions or new products
- Defined points of contact for critical issues

Evolving for future growth

Retailers should view SOPs as living documents that evolve with changing market trends, customer expectations, and business needs. The year ahead is an opportunity to revisit your current processes, gather feedback, and finetune your SOPs to be more effective.

As you plan for the future, ask yourself:

- Are my current SOPs still relevant?
- Can any processes be simplified or automated?
- Are there gaps in communication or execution that SOPs can address?

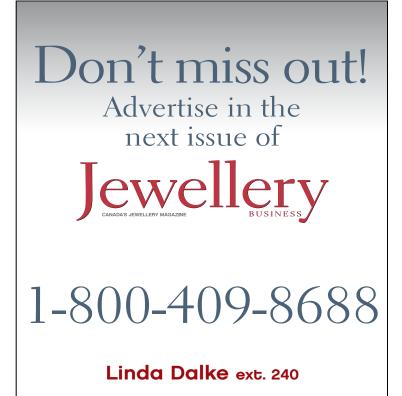
SOPs aren't just about maintaining the status quo; they set your business up to be more agile, more responsive to market changes, and more efficient in delivering on customer expectations.

A challenge for every retailer in the year ahead is to revisit their existing SOPs, ask tough questions, and be prepared to refine them based on what the data shows. The businesses that make this a priority will be the ones best positioned to navigate whatever the future holds. ©

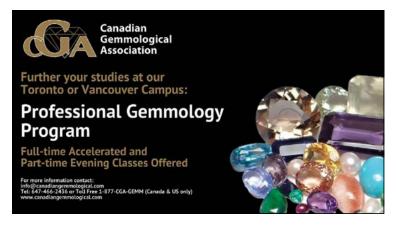
> Megan Crabtree is the founder & CEO of Crabtree Consulting, a boutique consulting firm with a proven track record of successfully growing jewellery retailers and manufacturers for more than two decades. Known for their unique data-driven approach, they identify barriers and create tailored growth opportunities, fueling

success and helping clients reach their goals in the industry.

























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