

## This Christmas

# Look for reliable jeweller

Reliable, helpful jewellers can be worth their weight in gold to consumers buying diamonds and other valuable gems this Christmas.

"It's easy to be confused by the terms used to describe stones and metals, so it's important to find a jeweller you can trust," says Diane Middleton of the Ontario Ministry of Consumer and Commercial Relations (MCCR). "A good jeweller can also help explain how gems are evaluated and how gold and silver products are graded. You should try to gain a basic understanding of these things before you buy."

Ask friends to recommend a reliable retailer who has provided good service and check reputations with a local Better Business Bureau. Look for a merchant who has extensive training and experience in the field. You should also be sure the jeweller is willing to spend some time answering your questions.

If you plan to buy a diamond, ask the jeweller to show you a few examples and explain how they are evaluated.

According to the Canadian Jewellers' Association (CJA), each diamond is unique.

"The value of a diamond is deter-

mined by four factors known as the '4 Cs' - clarity, color, cut and carat weight," says John Theo, CJA's general manager.

Clarity refers to the number, size, position, color and type of natural marks or flaws, called "inclusions", present in most diamonds.

The Gemological Institute of America's grading system is commonly used in Ontario to evaluate diamonds. On the GIA scale, clarity is graded as follows (in order of decreasing clarity): flawless; internally flawless (IF); very, very, small inclusions (VVS); very small inclusions (VS); small inclusions (SI) and imperfect eye-visible inclusions (I).

The GIA system grades color on an alphabetic scale from DD - totally colorless - to Z - light yellow or brown.

"The best color for most diamonds is no color," says Mr. Theo.

The "cut" of diamonds can be difficult for consumers to compare as there is no exact grading system for that characteristic. The cut of a diamond refers to its proportions and overall symmetry, not its shape.

Carats and points are the units of weight for diamonds. One carat

equals 100 points or 200 milligrams.

"Although size is the most obvious factor in determining the value of a diamond, two diamonds of equal size may have very unequal values, depending on their clarity, color and cut," says Mr. Theo.

The detailed grading system used for diamonds doesn't exist for all gems, but there are standards by which most jewelry can be judged. Find out what those standards are before you buy.

Jewellers can set vastly different prices for their merchandise, so it's important to do a lot of comparison shopping, Ms. Middleton says.

One store may advertise rings at a 50 per cent discount, while a shop up the road sells similar items at a lower "regular" price.

"If you've done your homework and understand at least a bit about what you're looking at, you'll be better equipped to make an intelligent purchase," says Ms. Middleton.

But keep in mind that even the best professionals may differ over the value of a particular gem.

"After all, it's the human eye that's judging the quality of the stone," says Mr. Theo.

# Personalize gifts

For those people on your Christmas list who seem to have everything, why not bundle up some of your homemade jams and jellies in a wicker basket and dress them up in fabric "hats".

To make the "hats" cut a circle of cotton print fabric the diameter of the jar lid plus at least eight centimetres (three inches) — depending on the height of the lid.

(five in.) diameter circle for a five cm (two in.) jar lid.

Finish the raw edge by pressing three millimetres (1/8 in.) elastic over this mark and machine zig zag over the elastic, being careful to avoid catching the elastic in your stitching.

Draw up the elastic so that it fits the jar, tie the ends and trim.

Pull the cover over the jar

For example, cut a 13 cm lid and tie up with ribbon.

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