



HOW DO I FIND THE JEWELLER THAT'S RIGHT FOR ME?

Life is really simple, but we insist
on making it complicated.

Confucius

Once you have a basic idea of the kind of ring designs that your partner prefers and that suit her, you can start to focus in on the jewellers that will best meet your needs. The jeweller you choose has a direct influence on the standard of ring you end up with, and how you and your partner feel about this important experience, so making sure you're happy with your choice is important.

In this chapter, I take you through the different jeweller options, and provide some tips on what to expect and what to look out for. I also look at whether buying a ring or diamond from the internet is ever a good idea.

SHOPPING OPTIONS

Where you start looking for your engagement ring can have a major impact on the experience you have. Every store has its niche, so deciding which is the right fit for you and your fiancée is important.

Local versus city

Although the local shopping mall might seem like a great place to start, bear in mind that a lot of similar style outlets are likely to operate there. They might all have different names, but if their style of manufacturing is the same, there is not going to be that much difference in the finished result.

Chain store versus bespoke

This is a really big distinction. One focuses on mass production; the other on more quality pieces. Because the quantities of scale are so much larger with a chain store, any small saving they make on one style of ring can really stack up. Making each ring only 1 gram lighter, for example, could end up saving them thousands of dollars when they produce tens of thousands of copies. Whereas a bespoke jeweller would rather you paid for the extra gram of gold and had a ring that was not only stronger and better made but lasted longer.

I do find suburban chain stores can be good for the initial stages of window shopping – you can get a rough idea of what she likes by casually drifting over to the jewellery store window as you are walking through the shops. The key here is to make sure you do this as early in the piece as you can, so as not to raise too much suspicion.

Another major distinction is what level of service and the kind of experience you are likely to receive. Are you going to be able to make modifications to the designs you are looking at? Or is it a vending machine style process, where as soon as you choose a ring from the cabinet, it is replaced with an identical copy?

Engagement ring specialist store

A specialist jewellery store is the ultimate. If you can find a store that not only specialises in making jewellery by hand but also has expertise in diamonds, you are well on your way to having an amazing ring. (The finer points of what to look for in a diamond are covered in chapter 7.)

In the recent survey conducted by Intertrade Associates, 89 per cent of respondents agreed with the statement 'I would prefer to buy an engagement ring from a business that specialises in diamonds'.

Going to the professionals

If you had to be represented in a court of law, would you want the best lawyer you could afford defending you? Similarly, if you were going to spend a significant sum of money on a diamond ring, wouldn't you want to go to an expert? A common complaint I hear from clients who have been to the big jewellery chain stores is that the staff who served them weren't able to help them with detailed answers to their questions. In their defence, it isn't the staff's fault. They are only told or allowed to say the things that best align with the products they sell. After all, if they really knew all about the better quality diamonds and manufacturing, would they still be able to sell lower grade stones and mass produced cast rings? I imagine that it would be soul destroying to look a client in the eyes and tell them that their beautiful yellow diamond is something that is good quality.

Making the process easier

If you have visited a jewellery store recently, did you get the right advice and a good experience from the store? In Intertrade Associates' survey, 77 per cent of respondents stated that honesty about diamond quality, and a more personalised approach with less pressure would make selecting a diamond ring easier. While in the same survey, 60 per cent of respondents stated that more expert advice, honesty

about diamond quality, and knowing the real value of a ring would make selecting a diamond ring easier. A diamond engagement ring specialist store should be able to give you all this and more.

Something my parents taught me, and that always rung true for me, was the famous saying from Benjamin Franklin: 'The bitterness of poor quality remains long after the sweetness of a low price is forgotten'.

Choosing the perfect ring doesn't need to be hard or difficult. Finding someone who can help you with the expert advice you need certainly makes the process a lot easier. The breakout box 'Short-listing jewellers with 12 easy questions' provides some quick questions you can run through with any jewellers you are considering. Once you've found a few jewellers you're seriously considering, the section 'Honing in on the jeweller who's right for you', later in this chapter, goes into greater detail on the things you should listen, and watch, out for.

Short-listing jewellers with 12 easy questions

To make sure you're getting exactly what you paid for, I've provided 12 easy questions. You can use these to quickly rule out the jewellers, and their rings, that aren't right for you. (For a more detailed analysis of some of the points made here, see the section 'Honing in the jeweller who's right for you'.) You can also download this checklist from http://www.karlschwantes.com.au/finding_the_ultimate_jeweller.

Where was the ring made?

Is the ring made locally or overseas? Handmade rings manufactured locally are not only better quality, but will also last longer. A master jeweller is someone who has spent their whole life perfecting the art of making jewellery. The quality of the piece created by a master jeweller is far superior to that of a mass produced ring.

A lot of the overseas made rings are of lightweight manufacturing design and are not built to stand the test of time.

Will the engagement ring sit flush with the wedding ring?

This is a must. Most ladies hate to have a curved or fitted wedding band, so having a ring specially designed by a professional jewellery designer is incredibly important. Almost every ring can be designed to sit flush with a wedding band. It just comes down to the skill of the designer. Make sure it is drawn for you in 3D before having it made.

Where do you source your diamonds?

Russian and Belgian cut diamonds are the best in the world. While they usually cost a little extra, they will definitely sparkle a lot more. If you are trying to compare apples with apples, it is important to find out where the diamond was cut. This is because there is also a significant price difference, depending on where your stone was cut and polished.

Do you have a qualified diamond grader checking each stone?

All diamond grading is done by the human eye, which is not infallible. Having a strict diamond grader with knowledge on diamond cutting check your stone is vital to ensure that it has been correctly graded and you get what you pay for.

Has the diamond been certified conflict free?

While most diamonds these days in Australia do come certified conflict free, this is still a good question to ask to ensure you can be assured that the diamond has been sourced through ethical channels.

What warranties do you offer?

Any reputable jewellery manufacturer should be able to stand behind the quality of their work. A lifetime manufacturing warranty gives you the greatest peace of mind. Be especially wary of three-, five- or seven-year warranties. Chances are, there will be an issue one day after the warranty ends.

I would also personally stay well clear of any jewellery store that only offers a one-year warranty. Why would you want to purchase an engagement ring, that is supposed to last you your lifetime, when a manufacturer is only willing to stand behind their product for a year?

Do your rings come with free professional cleaning?

Most jewellers have ultrasonic cleaning machines specially designed to keep your rings clean and sparkling. The ultrasonic literally shakes the dirt out from all the hard to reach places. While a high-end ultrasonic can cost well over \$1000, a store interested in helping you keep your ring looking at its best should offer this as a free service.

How long have you been in business?

Longevity and legacy in a business are essential in building credibility and trust. Jewellery stores have been known to come and go, so look for stores that have ideally been around more than 15 years. A warranty is not worth anything if the business is not around to fulfil it.

What happens if a stone falls out?

If a minor stone falls out for no apparent reason, most reputable jewellery stores should replace the stone free of charge. To a master jeweller, it is usually obvious why a stone has fallen out. If it is not due to wear and tear, the stone should be replaced free of charge.

What happens if a stone comes loose?

It is quite normal for a stone to come loose through everyday wear. For a jewellery store with a professional diamond setter, it is a simple task to secure your stone. The setting should also be checked every time the ring is cleaned to make sure that the stones have not come loose in the ultrasonic. The

last thing you want is for a stone to fall out a day after the ring has been cleaned.

Will the ring come with a valuation certificate certified by a registered valuer?

For true peace of mind, make sure that your jewellery comes with a registered valuation certificate from the National Council of Jewellery Valuers. (Go to www.ncjv.com.au for more information.)

What insurance do you recommend for the rings?

Because jewellers are often dealing with insurance companies throughout the claim process, they should have a good idea about which insurance company is going to look after you the best, in the event of a loss. (See chapter 12 for more information on choosing the right insurance for your ring.)

HONING IN ON THE JEWELLER WHO'S RIGHT FOR YOU

Once you've settled on the kind of jeweller you'd prefer, you're ready for a more detailed analysis of the options. This section shows you how to perform this analysis, particularly if you're interested in going with a specialist store.

Being able to speak with the jewellery designer

Murphy's Law says that it doesn't matter how the ring looks, you will invariably want to change something about it. I often chuckle to myself when a client asks to see a ring that looks the same but different to the one that they have been considering. If you're looking for something that is unique, having an artistic jewellery designer who can sketch rings in 3D is a great way of getting that ring you have in your mind down on paper.

For me, a jewellery designer is like an architect, whereas the jeweller is the builder. Having the best builder in the world won't make the

ring look any good if it has been designed poorly. A jewellery designer will help you tweak your design to really highlight the stones you have chosen and complement the hands of the lady wearing it. Also keep in mind one of my favourite sayings: 'You don't know what you don't know'. As a client, you won't know all the things you need to ask when having a ring designed and made. My philosophy is, if a design can be done one of two ways I will always ask which a client prefers. Often clients will say to me, 'I didn't know that you could do that.' A professional jewellery designer can show you a lot of little design features to really make the ring your own and blow your partner away.

One of the crucial elements of an engagement ring design is the ability for it to sit flush with a wedding ring. Almost any engagement ring can be designed to sit flush with a wedding ring – if you know how. Several times a week I see ladies with engagement rings that need a specially fitted wedding band. This is something most ladies do not want because it then leaves them with a few options. Either they have to have a curved wedding band or the engagement ring has to be modified to allow for the straight wedding ring. While the first option is not always ideal, I am always very selective about whom I recommend the second option to. For some ladies, the thought of cutting, carving or trimming their engagement ring can be quite distressing. Even the fitted band option will cost you around \$300 to \$500 more than a straight band because a fitted wedding band takes longer to make. So all the more reason to make sure that the engagement ring has been designed correctly in the first place – ensuring the engagement ring will sit flush with the wedding band will save you not only the extra cost of a fitted band or modifying the engagement ring, but also the distress of your future fiancée.

Fitted wedding bands can also be problematic if her engagement and wedding ring have princess cut diamonds, as princess cut (square) diamonds do not like to go around corners.

Checking whether the rings are made on the premises

This is especially important if you are having something designed for you. It is essential that your designer and jeweller are able to

talk about your design as it is being made. After I design a piece, I will always sit down with the jeweller for five to ten minutes before they start the job to talk about all the finer points of the design, and aspects such as what my vision for the piece is and anything that the client specifically wants. Throughout the day, I will check on the progress to ensure the plans and designs are being followed to the letter. Making minor tweaks and adjustments as the ring is being made is the best way to optimise the design and ensure the finished product stays true to the overall vision. Sometimes these tweaks can be something as minor as adjusting the angle of a shoulder stone by a few degrees so it flows around the finger better. Or they may involve adjusting a setting so there is a better overlap of the centre stone to the surrounding halo diamonds to create a bigger diamond feel. These minor adjustments as the ring is being made are far preferable to only seeing the ring when it's completed and trying to make further changes then. Making minor adjustments to the design as it is being made is not only easier, but the end result is also far superior in delivering the 'Wow' effect.

Being able to speak with a qualified diamond grader

This is something that is great for the guys. As men, we can sometimes get more caught up in the facts and figures of a purchase than the emotive connection. Having someone you can fire questions at, and really drill down to the differences between the diamond options and their different benefits, is a great confidence builder. Qualified diamond graders should be able to not only tell you why one diamond is cut better than another, but also show you.

Checking the after-sale service

After-sale service is something that some people pay lip-service to. Personally I think the peace of mind that good after-sale service can provide is invaluable. A true after-sale service should include things like professional cleaning, inspection by a qualified jeweller for signs

of wear and accidental damage, and stone tightening. It is perfectly normal for stones to come loose through everyday wear. Something as simple as changing the bed sheet, can cause the diamond to get bumped. (Who hasn't tried to shove their hand down that incredibly small passage between the mattress and the headboard, scraping their fingers in the process?)

The main cause of stones becoming loose is that most ladies take their ring off at some point during the day, and then put it back on the opposite way. What most people don't realise is that by putting the ring on the opposite way (yes, a ring does have two sides to it) and doing the same activity creates a seesaw effect of the stone. As the ring is bumped from either side, the claws are moved away from the diamond, causing the stone to become progressively loose. For a professional setter it takes only a minute to tighten a stone that is moving in its setting. It is considerably more expensive to replace the stone once it falls out. So having a free after-sale service where you can get your diamonds tightened if they are loose while you wait will definitely put your mind at ease.

Professional cleaning

A typical jewellery store uses an ultrasonic to clean jewellery. Ultrasonics are extremely effective at cleaning diamond rings for two reasons. Firstly, they have a heating element to keep the water hot. Much like trying to clean your dishes at home with cold water, the best way to clean a diamond is with hot water. The hot water helps break down the hand cream and soap that all ladies use in their daily lives. Secondly, they send shock waves through the water. These shock waves are designed to literally shake the dirt out of all the hard to reach places. A few minutes in an ultrasonic might be similar to you trying to clean the ring at home for 10 minutes. The only catch is that most high-quality ultrasonics cost more than \$1000. So while it is not really feasible for you to have one at home in your kitchen, your jeweller should be able to provide this service for you to make your

diamond look like new – almost like a free car wash every time you get your car serviced.

Warranty

For the ultimate peace of mind, you need to make sure your ring comes with a decent warranty. I am always sceptical of a jewellery warranty that runs out after three, five or even seven years. Knowing my luck, something would go wrong the day after the warranty expires. If your jeweller is making a quality piece, the warranty should cover you for your lifetime against any manufacturing defects.

What a warranty should cover

A warranty should cover any faults that occur as a result of manufacturing. This could include things like a cracked solder joint. The most common solder joint crack is the one at the bottom where the ring was originally sized. However, a solder joint can also crack near the top of the setting where the settings join to the band. This is why it is absolutely essential to make sure you have your jewellery checked at least once a year so any problems can be detected early.

Other warranty issues could be something like a fault in the gold. You will often see this in a claw that just seems to break for no reason. If you look closely at the break, you may be able to see that the gold is not right – it almost has a honeycomb (or Aero bar) effect, or looks like it is filled with bubbles. This can be common with mass-produced cast rings, where the gold was too hot at the time of casting.

What a warranty shouldn't cover

A warranty doesn't cover everyday wear and tear. This may seem obvious, but it still needs to be said, because sometimes clients have an unrealistic expectation of the strength of their rings. Rings, like anything that you use (such as cars or clothes), are susceptible to wear and tear. It is perfectly normal for rings to have scratches and dents from wearing them. (The first scratch on a new ring is always

the one that hurts the most. After that, you will find that all the little ones blend together.)

Claws may last for 12 years, but eventually they will need to be replaced, just like the tyres on your car. Likewise, accidental damage, like getting your ring caught in a glass sliding door or dropping it into an incinerator, won't be covered. (As funny as it sounds, these are just some of the real-life examples that I have seen.)

Note: you should always have insurance to cover stone replacement that is due to wear and tear issues. I cover insurance in more detail in chapter 12.

THINGS TO LISTEN OUT FOR WHEN CONSIDERING JEWELLERS

Sometimes jewellers are guilty of some serious mistakes when it comes to creating the perfect ring-buying experience. The mistakes I cover in this section can be a real turn-off – and you should think about walking away if you come up against them.

Bad service

This is one of my all-time pet hates. In this day and age, there is really no excuse for bad service. One of the great advantages of a bricks and mortar shop is the ability to provide an amazing in-store experience. Jewellery sales staff who don't seem genuinely interested in their clients are basically just asking for them to leave. All of the research today points to client engagement as the best way to help build great relationships. After all, would you really want to buy something as special as an engagement ring from someone that couldn't be interested enough to greet you warmly as you enter the store?

It is the job of the salesperson or consultant to listen and ask questions – not to tell you what you should purchase. Unfortunately, all too often sales staff have a hidden agenda and are just interested in moving an old item of stock.

Sales pressure

I am really not a believer in jewellery sales. I believe the best price that someone can do today should be the same best price they can do tomorrow or next week. Provided the ring is still available and the cost of replacing the item hasn't changed, the price shouldn't change. Choosing and buying an engagement ring is not something that you should rush. Never feel like you are being pressured into making a hasty decision because the ring is on sale and you need to buy it today to lock in the price. Remember – this is something that you are going to have for a very long time.

Thinking twice about 'half-price' diamonds

Do you know of a secret diamond mine where you can buy diamonds at half price at certain times of the year? I certainly haven't heard of such a mine. From my experience, you can buy the same diamond anywhere in the world for +/-5 per cent. So if you are looking at a diamond in a store that a sales assistant claims was a certain price but is now a different price, with a massive reduction, don't be misled. These sorts of stores inflate their prices, just to offer artificial savings of 40 to 50 per cent. These sorts of savings are just simply not genuine.

When being offered a massively reduced diamond, here are some questions to ask yourself:

- Am I being fooled by inflated mark-ups?
- Am I being pressured to make a quick decision based on a big reduction?
- Am I comparing apples with apples?
- Is this same sale being offered multiple times throughout the year?

Not listening

I believe that, as jewellery professionals, it is our job to sometimes be mind-readers, clairvoyants and detectives. I actually really enjoy the journey of discovery with my clients – finding out about each client, what they love, where they work, what their hobbies are. Listening to what they love makes it very easy to help them find the path to their dream ring. If the salesperson you're dealing with is not listening to what you are saying or asking of them, the best thing you can do is leave, because they will never be able to help you find what you are looking for.

Poor store culture

Do you get a good vibe when you walk into the store? Or are the sales staff just working on a commission basis? The last thing you want to feel like is that someone is only interested in you if you are making a purchase – and that they are willing to drop you the moment they sense you are not buying today. A much better culture is where sales staff are a team, all working together to help you and your fiancée along your journey of finding the perfect ring. Walking into a shop with a great team environment always reminds me of the show *Cheers*. It's a place where you feel comfortable and at ease, and yes – where everybody knows your name.

THINGS TO WATCH OUT FOR

As well as listening out for negative aspects (refer to preceding section), you should also look out for certain things – which, if you spot them, should make you think twice about choosing that particular jeweller.

Lightweight manufacture

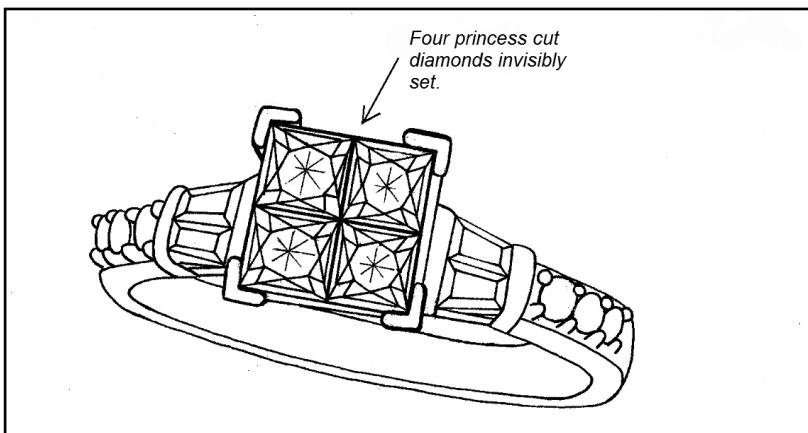
This is the term used to describe rings that are made lighter than they should be, in an effort to save on gold or platinum. You should

be able to see this kind of manufacturing yourself if you look underneath the ring. Things to look out for are hollowed out sections of the band, or decorative gallery-style features under the settings. While these features might look fancy, their sole purpose is just to hide the hollowed out section.

The reason having a solid band underneath the main setting is important is because it makes the ring a lot stronger. When a circle is thick and strong, it is able to resist the stresses placed on it, making it harder for the setting to flex and bend. Claws can also be made finer in lightweight settings, which, of course, will be an issue for your stone security.

Invisible-set diamonds

This is the art of putting diamonds together without any metal in-between the stones. The diamonds are actually specially cut to be used in an invisible setting, so there is a special facet underneath the stone that clips into a guide rail. The idea behind this setting style is to give the appearance of a bigger diamond using lots of smaller stones – because four small stones will always be much cheaper than one larger stone with the same diameter. See the following figure for an example of invisible-set diamonds.



This type of setting really violates one of the basic principles of stone setting, which is that there must always be metal on opposite sides of each stone. Basically, this forms a metal bracket to hold the stone in. When an invisible stone is knocked out of its setting, putting it back in can be extremely difficult, assuming that you were able to find the stone. Secondly, while most invisible-set rings come with a replacement warranty, it is still an inconvenience to have the ring sent away to be repaired. As almost all invisible-set rings are made overseas, the wait time can be anywhere from two to three months. The first time it happens, your partner might be a little upset; the second time, she'll likely be extremely upset. By the time it happens for a third time, I can guarantee your partner won't want the ring anymore. You also have to be mindful that any work done to the ring (like resizing) may also void any warranties that come with the ring.

Testimonial: Julia Minkova – would your jeweller do this?

A couple of years after purchasing my ring, my partner and I left for Japan, where we spent more than four years. Not long before returning to Australia, I noticed that one small diamond on the shoulder of my ring was missing. I didn't want any other jeweller touching it, so I waited until I returned to Australia and then went to my jeweller to see if he could help me again. And guess what?! He fixed my ring free of charge, and this was after more than six years of wearing it! And it was not 'just fixing' – the ring was polished and cleaned and looked like new when I got it! I was really impressed!

Micro setting

This is a style of setting similar to the traditional grain or pave setting (where diamonds are 'paved' in a tight grouping on the surface of the jewellery), with one major difference. The little beads or claws that are holding the diamonds in are half the size. This is done to create

the illusion of a 'bigger diamond'. The only drawback is that because the beads are half the size, the stones are more prone to falling out.

Now the store will probably tell you a great line about how the ring was set under 100x magnification (which I seriously doubt). But the cold hard truth is that if you have half the metal, you have at least half the life span of the piece. It really doesn't take much to dislodge or move one of the grains off the stone – something as simple as an accidental bump will do it. The second main disadvantage is that rings with micro setting are incredibly difficult to repair well. Even if the ring can be repaired, it is often quite visible as to where the repair has taken place. In my experience, it is not a matter of if a micro diamond setting will be a problem, but when. The best advice I can give is to stay well clear.

Tom and Mary's story: selecting a jeweller

Tom was the sort of guy who appreciated expert advice. He believed that he did his job well enough to pay someone else to do the job that they were qualified at. After making a short list of jewellers he wanted to see, he set off to see what he could learn. After going through a number of jewellers on the list and not getting anything of substance, he came across a jewellery store that was considered to be one of the best. The gentleman he spoke to was very professional, yet personable, and the advice he gave was very easy to understand and relatable. When Tom fired a few curly questions at him that he had heard from other jewellers, he was able to answer them in a way that didn't make Tom feel silly or ill informed.

Feeling like he had received an education that was both helpful and informative, Tom was confident that he had found the diamond specialist store he was looking for.