

2026

RECERTIFICATION

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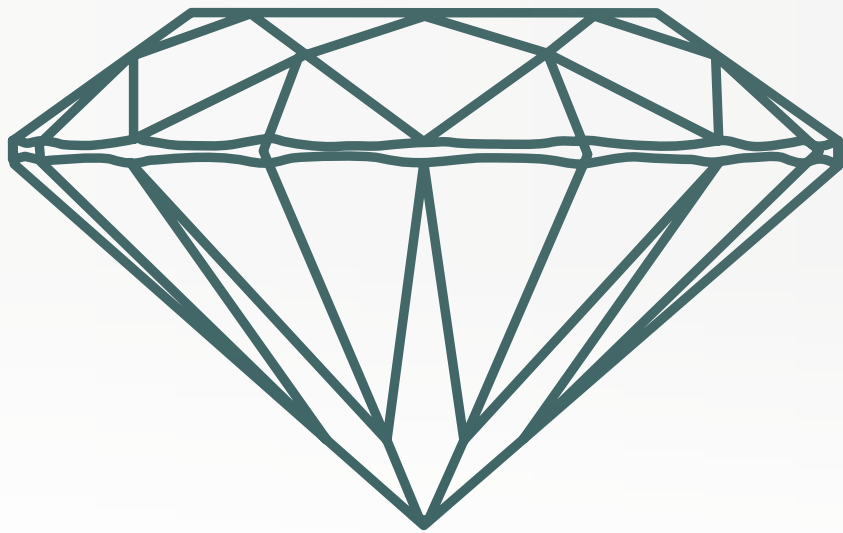


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CSA, JEA, RJ, RS, CG, CGA, ACGA

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Thank you to Jewelers Mutual® for graciously providing the following for inclusion in the American Gem Society's annual recertification exam.

HOW TO PROTECT YOUR JEWELRY BUSINESS WHEN THE POWER GOES OUT

JEWELERS MUTUAL® GROUP

There are many reasons the power could go out at your jewelry business that don't involve crime. High winds from a storm, a traffic accident, a planned outage, or simply the handiwork of a critter chewing on power lines can all cause power outages and have the potential to disrupt your business.

While power outages are a common occurrence, they are, for the most part, unexpected and can be very costly—especially if you don't have business insurance.

Here are a few steps you can take before, during, and after a power outage to protect your jewelry business.

Before an outage

- Create a business continuity plan and include power outages as a potential disruption. Share the plan with your employees and update it annually.
- Invest in backup power like a generator or battery. This is a worthwhile expense to keep your jewelry business up and running during an outage. A typical alarm system has a battery backup that can last approximately six to eight hours, depending on the number of devices. For business owners with locations in coastal, high-outage areas, we recommend having a backup power source that can last at least 72 hours.
- Prepare an emergency kit that includes flashlights, batteries, first aid supplies, and other necessities. Keep it in a central location and make employees aware of its location.
- Inspect your electrical box on a regular basis and place a secure lock on the outside. If you suspect any tampering, report it to the police and the Jewelers' Security Alliance (JSA), even if the power is not cut off and no burglary occurred. Keep in mind that fire regulations vary in different jurisdictions regarding placement of locks. If you need more guidance, contact your local fire department.
- Back up and encrypt your data to an external hard drive or the cloud on a monthly basis. Keep copies of your records at an off-site location.
- Confirm that your burglar alarm system has operational line security to protect your business if the power goes out or is cut intentionally.
- Update your call list so that, in the event of a power outage, the triggered alarm system notification can be responded to promptly by employees who will be available, including during vacations, weekends, and holiday nights.
- Safeguard your jewelry business with a comprehensive business insurance policy, with protection for your business's personal property, building, non-jewelry inventory, business income, and other expenses from liability-related risks in addition to crime and fire.

During an outage

- Lock your doors and move as much of your inventory as possible into a locked safe or vault.



- Do not leave items in plain sight or simply cover your showcases, as this signals that something valuable is being hidden.
- Arrange for Malca-Amit to transport your inventory to a safe storage location or transport your stock to the nearest bank safe if it's safe to do so. If you are a Jewelers Mutual Group policyholder, we will cover the transport fees for Malca-Amit.
- Call your utility company and report the outage. If you feel there is an immediate danger to you, your customers, or employees, call 911.
- Arrange for additional supplemental security presence at your store while security systems are down. Contact the Asset Protection team at assetprotection@jminsure.com for help choosing a provider.
- Turn off and disconnect business equipment and small appliances. If electronic equipment remains powered up when the power goes out, it could cause a power surge when power is restored, putting you right back in the dark.

After an outage

- Test the power first by turning on a light before fully restoring all equipment and appliances. Then, wait 15 minutes after confirming power has been restored before powering up equipment.
- Turn off your generator and safely store it.
- Determine your losses, if any, and follow the correct procedures to file a claim with your insurance company.

Year-Round

Make sure your business has adequate insurance coverage. Don't assume you'll be covered for any peril that threatens your business just because you have insurance. Ask yourself these questions:

- Are my inventory figures up to date?
- Is my building and business personal property valued correctly?
- Could I be liable for damage to a neighbor's property, too?
- Will I be covered for any amount of lost earnings during the time when my business is closed due to the disruption?

Contact a Jewelers Mutual agent to learn more about coverage options to ensure you're properly protected.

Want to learn more about keeping your jewelry store safe 24/7? Read Jewelers Mutual's comprehensive Jeweler Security Guide at jewelersmutual.com/jeweler-security-guide.

Key Takeaways

1. Create a business continuity plan that specifically includes power outages, share it with employees, and update it annually.
2. Invest in backup power via generator and/or battery. Alarm battery backups may last only six to eight hours, and in high-outage/coastal areas the recommendation is at least 72 hours of backup. Maintain an emergency kit (flashlights, batteries, first aid) in a known central location.
3. Regularly inspect and secure the electrical box (use locks where allowed; coordinate with local fire rules). Ensure your burglar alarm has line security (protection if power is cut). Back up and encrypt data monthly and keep copies off-site.
4. During an outage, reduce theft risk and add protection. Lock doors, move as much inventory as possible into a locked safe/vault, and don't leave valuables visible or just cover cases (it signals hidden value). Consider transporting inventory to secure storage/bank safe (Malca-Amit is suggested; transport fees may be covered for certain policyholders). Arrange supplemental on-site security if systems are down.
5. After power returns following an outage, test it with a light and wait approximately 15 minutes before bringing systems fully back online to avoid surge problems; then shut down/store generators safely. Assess losses and follow claim procedures. Separately, regularly review insurance limits and terms (inventory accuracy, property valuation, liability to neighbors, and business income/lost earnings coverage).



Thank you to Jewelers Mutual® for graciously providing the following for inclusion in the American Gem Society's annual recertification exam.

JEWELRY TRADE SHOW SECURITY: SAFEGUARDING MERCHANDISE BEFORE, DURING, AND AFTER THE EVENT

JEWELERS MUTUAL® GROUP

Trade shows provide valuable opportunities, but they also present security risks. Proper planning and vigilance can help safeguard your merchandise before, during, and after the event.

BEFORE THE SHOW

A secure trade show experience starts well before you arrive. Taking the right precautions early can help prevent security risks.

Travel Planning

- Only share your travel itinerary with trusted associates.
- Promote your brand on social media without revealing travel dates, hotel, or merchandise details.
- Check if your hotel offers secure vault storage for valuables.

Coverage & Security Awareness

- Review your insurance policy to ensure it covers all risks, including shipping and on-site protection.
- Stay updated on security threats by subscribing to bulletins from outlets like Jewelers' Security Alliance (JSA).

Secure Shipping & Transport

- Use armored couriers and always declare the full value of your merchandise.
- If traveling with valuables, hire a security professional for added protection.

Staff Preparedness

- Train employees on security best practices before the event.
- Regularly review security practices and safety measures before the show.

DURING THE SHOW

Once the show begins, constant vigilance is necessary. High-value merchandise and heavy foot traffic make trade shows a prime target for theft.

Booth Security

- Always have staff present at the booth to avoid voiding insurance coverage.
- Assign at least two employees for setup, teardown, and daily operations.



Inventory Management

- Check and document inventory upon arrival and at least three times a day.
- Report any suspicious activity immediately.
- Use secure payment methods and verify customers' identities for all transactions.

End-of-Day Security

- Conduct a final inventory check before closing each day.
- Remove your badges before leaving the venue, and have security accompany you if you're wearing valuables.

AFTER THE SHOW

Even after the event ends, security remains important. Proper packing and transportation help ensure a safe return.

Packing & Shipping

- Complete a final inventory check before packing.
- Use an armored courier to transport unsold merchandise.
- Ship sold items directly to customers to minimize risk.
- Avoid carrying branded bags or cases that attract attention.

In Closing

With careful preparation and vigilance, you can focus on networking and showcasing your work while keeping your merchandise safe.

Reach out to our experts at assetprotection@jminsure.com for recommendations specific to your operation and visit us at [jewelersmutual.com/jm-risk-services](https://www.jewelersmutual.com/jm-risk-services) for more about protecting your business.

Key Takeaways

1. Start security planning before you travel. Keep itineraries limited to trusted associates, avoid posting travel, hotel, or merchandise details on social media, and confirm whether your hotel has secure vault storage.
2. Review insurance to ensure it covers key exposures (including shipping and on-site protection) and stay informed on current threats via sources like the Jewelers' Security Alliance (JSA).
3. Use armored couriers, always declare full merchandise value, and consider hiring a security professional if traveling with high-value items.
4. Never leave the booth unattended (can void coverage), use at least two staff for setup/teardown and operations, display only one item at a time, and keep everything else locked.
5. Document inventory on arrival and multiple times daily, report suspicious activity immediately, perform end-of-day and final pre-pack inventory checks, use armored couriers for unsold goods, ship sold items directly to customers when possible, and avoid branded bags/cases that draw attention.



SECURITY RISKS TO JEWELERS AND BEST PRACTICES FOR DEFENSE

SCOTT GUGINSKY, JEWELERS' SECURITY ALLIANCE

Philosophy of Security

Effective security begins with a mindset. Jewelers must assume they are continuously being observed and evaluated as attractive targets to criminals. Security is not a single system, but a layered discipline composed of:

- Procedural controls (policies, routines, training)
- Physical safeguards (locks, showcases, vaults)
- Electronic systems (alarms, surveillance, access control)
- Behavioral awareness (staff attentiveness and conduct)

Controlled Environment in Retail Stores

Maintaining control over access and merchandise is essential:

- Keep showcases locked; display only one item at a time
- Use controlled entry systems (buzz-in doors or monitored access)
- Limit the number of customers in-store when appropriate
- Position staff to maintain clear sightlines across the showroom
- Staff must be trained to recognize pre-incident indicators, including:
 - Behavioral: nervousness, repeated visits without purchase, refusal of assistance
 - Tactical: coordinated group entry, distraction techniques, positioning near exits
 - Surveillance: observing procedures, photographing, or timing routines

Opening and Closing Protocols

These are high-risk periods requiring strict discipline:

- Always use at least two trained employees
- Survey surroundings before entry or exit
- Do not allow tailgating during entry
- Vary timing to reduce predictability
- Ensure no employee leaves alone after closing
- Consistency builds security—but predictability creates vulnerability. Balance both carefully



Inventory Protection Standards – Merchandise control is central to loss prevention:

- Remove all high-value items at closing and secure them in rated safes or vaults
- Never leave merchandise unattended, even briefly
- Keep inventory movement discreet and out of public view
- Conduct regular audits and reconcile discrepancies immediately

Visibility invites opportunity. Control reduces risk.

Off-Premises Conduct and Travel Security

A significant portion of losses occurs away from the store:

- Transport jewelry only when necessary
- Never leave merchandise unattended in a vehicle
- Vary travel routes and routines
- Remain alert to distractions or suspicious approaches

If you suspect surveillance:

- Proceed to a safe, populated location
- Do not return to your store or residence
- Contact law enforcement and identify yourself as a jeweler at risk

Residential Security Considerations

Jewelers may be targeted at home:

- Avoid storing business inventory at your residence
- Install professionally monitored alarm systems
- Use layered physical security (locks, lighting, cameras)
- Limit public association between your home and business
- Practice privacy hygiene (restrict social media exposure, avoid visible patterns)
- Security must extend beyond the storefront

Alarm Systems and Physical Safeguards

A comprehensive system should protect all entry points: include walls, ceilings, and adjacent tenant spaces, not just doors:

- Ensure redundancy across systems
- Treat every alarm signal as real until proven otherwise
- Never respond to an alarm alone—coordinate with law enforcement

Evolving Threat Landscape

According to Jewelers' Security Alliance, criminal methods continue to advance:

- Organized retail crime and rapid “smash-and-grab” attacks by groups of five to 30 individuals
- Sophisticated burglaries (roofs, shared walls)
- Targeting salespeople during predictable transit routines by South American Theft Groups
- Transnational Romanian distraction groups
- Cyberattacks



Security strategies must evolve accordingly.

Cybersecurity

Jewelers store personally identifiable information about customers, employees, and suppliers, as well as intellectual property information and financial data:

- Enable multifactor authentication throughout the enterprise
- Develop a password policy and change passwords every 60 days
- Require employees to complete cybersecurity training at least twice a year
- Store backup files in the cloud
- Ensure cyber insurance is part of your insurance program

Operational Discipline

The success of any security program depends on consistency and accountability:

- Train staff regularly and reinforce procedures
- Conduct drills and periodic security reviews
- Assign clear responsibility for compliance
- Document training, incidents, and corrective actions
- Treat every lapse as a serious vulnerability
- Have employees review weekly JSA crime alerts and sign up for emergency text alerts
- Be proactive, not reactive

Closing Perspective

The guidance of the Jewelers' Security Alliance reflects a single principle: risk cannot be eliminated—but it can be systematically reduced through discipline, awareness, and control. Make sure you have proper insurance coverage in the event of a theft or loss.

The primary rule is absolute: human life outweighs property. In any confrontation, compliance is the safest course of action.

Consider the following priorities for jewelers, in order of importance:

- Life
- Livelihood
- Property

Stay safe!

Jewelers' Security Alliance of the U.S.

Key Takeaways

1. Effective security begins with a mindset. Jewelers must assume they are continuously being observed and evaluated as attractive targets to criminals. Security is not a single system, but a layered discipline.
2. Key practices to maintain control of the retail floor and customer access include keeping showcases locked, showing one item at a time, using controlled entry, limiting the number of customers when needed, and training staff to spot pre-incident indicators (nervous behavior, coordinated group entry, distraction tactics, surveillance of routines).
3. Jewelers store personally identifiable information about customers, employees, and suppliers, as well as intellectual property information and financial data. Cyberattacks against jewelers and the luxury goods sector are on the rise. Implement MFA, password policies, regular cyber training, cloud backups, and cyber insurance



BUSINESS MANAGEMENT



4. Opening/closing routines are high-risk and require disciplined protocols. Use at least two trained employees, check surroundings, prevent tailgating, avoid having anyone leave alone after closing, and vary timing to reduce predictability while staying consistent in execution. Never leave jewelry unattended, move inventory out of public view, and perform regular audits with immediate reconciliation of discrepancies.
5. Losses often occur off-premises. Vary routes, don't leave jewelry in vehicles, and respond safely if you suspect surveillance. Extend security to the home (avoid storing inventory there, use monitored alarms, practice privacy hygiene).



THE STRATEGIC ROLE OF EMPLOYEE ASSISTANCE PROGRAMS IN RECRUITMENT AND RETENTION

DENISE MANFRA, CSA, AMERICAN GEM SOCIETY

In an increasingly competitive labor market, business leaders across the jewelry industry are reevaluating how they attract and retain skilled professionals. As workforce expectations evolve, compensation alone is no longer sufficient to differentiate an employer. Today, employees are placing greater emphasis on well-being, flexibility, and organizational support systems. One of the most effective and often underleveraged tools in meeting these expectations is the Employee Assistance Program (EAP).

An EAP is a confidential benefit that provides employees with access to resources such as mental health counseling, financial guidance, legal support, and work-life services. In addition, most EAPs offer valuable seminars and webinars on a variety of topics. While traditionally positioned as a reactive solution, modern EAPs have become proactive drivers of workforce stability and engagement.

Recent workforce data underscores this shift. According to a 2025 MetLife report, 81% of employees say employers are responsible for providing well-being support. Similarly, the American Psychological Association’s (APA) 2025 Work in America™ Survey reports that employees say access to mental health support reduces anxiety and improves workplace experiences. Employees who feel supported in their mental health are more likely to remain with their employer.

For jewelry businesses, where many roles require a combination of technical expertise, product knowledge, and customer-facing skills, recruitment is not simply about filling positions—it is about securing individuals who can represent the brand with professionalism and consistency. Offering an EAP demonstrates a commitment to supporting employees beyond the workplace, which can be a decisive factor for candidates evaluating long-term career opportunities.

The impact of EAPs becomes even more important when examining retention. According to the 2025 Work Institute Retention Report, more than 75% of employee turnover remains preventable, with stress, burnout, and lack of support cited among the leading causes. EAPs directly address these challenges by providing employees with accessible, confidential support before issues escalate. This early intervention can reduce absenteeism, improve focus, and strengthen overall engagement.

Beyond individual outcomes, EAPs contribute to stronger organizational performance. Employees who have access to reliable support systems are better equipped to manage the demands of their roles, maintain professionalism in client interactions, and sustain consistent performance over time. For businesses operating in high-value retail environments, this consistency is critical to maintaining client confidence and long-term relationships.

Forward-looking organizations are also integrating EAPs into broader talent strategies. This includes actively promoting program awareness, equipping managers to guide employees toward available resources, and embedding well-being into company culture. When employees understand and trust that support systems are readily available, utilization increases—and so does the return on investment.

Importantly, EAPs are no longer viewed as a passive benefit. They are measurable contributors to key business outcomes, including reduced turnover, increased productivity, and improved employee engagement. Organizations that treat EAPs as a strategic initiative rather than a compliance offering may see the greatest impact.

For leaders in the jewelry industry, the implication is clear: investing in employee well-being is directly tied to business performance. As the industry continues to compete for highly-skilled talent, organizations that offer meaningful, accessible support systems will be better positioned to attract candidates, retain experienced professionals, and maintain operational excellence.



Key Takeaways

1. Employee Assistance Programs provide confidential resources like mental health counseling, financial guidance, legal support, and work-life services, plus educational seminars/webinars. These programs can improve recruitment and retention of staff, allowing employers to differentiate through well-being, flexibility, and strong support systems.
2. Data from 2025 reinforces that most employees expect employers to provide well-being support, and that access to mental health resources improves workplace experience and reduces anxiety.
3. For jewelry businesses that rely on technical skill and customer-facing professionalism, an EAP signals long-term support—helping attract candidates and retain employees who might otherwise leave due to stress or burnout.
4. When organizations actively promote EAP awareness, train managers to direct employees to resources, and embed well-being into culture, EAPs become measurable contributors to reduced turnover, improved productivity, and higher engagement.

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*This article is adapted from the 2025 Converge Report that was published in the Winter 2025 issue of *Gems & Gemology*, The Quarterly Journal of the Gemological Institute of America.*

This is a summary of the presentation "An Overview and Update on the GIA 7 Pearl Value Factors Classification System" by Cheryl (Ying Wai) Au.

AN OVERVIEW AND UPDATE ON THE GIA 7 PEARL VALUE FACTORS CLASSIFICATION SYSTEM

GIA

How should we describe the beauty or the quality of pearls in language that everyone can understand? Similar to the 4Cs for diamonds, GIA developed the GIA 7 Pearl Value Factors. This system offers consistency and provides customers with the knowledge needed to make an informed purchase. We can apply it to all nacreous pearls, including the four major cultured pearl types in the market: akoya, South Sea, Tahitian, and freshwater.

The following is a summary of GIA's long history with pearls. The Institute began offering pearl identification services in 1949, a few years before the introduction of diamond grading. *Gems & Gemology* published the first paper discussing pearl value factors and classification in 1942, though it focused on natural pearls. In 1967, the GIA 7 Pearl Value Factors were first identified and described by Richard T. Liddicoat Jr., with an emphasis on cultured pearls. Today, a GIA Pearl Identification Report provides extensive information, including pearl quantity, weight, size, shape, color, overtone, natural or cultured identity, mollusk type, saltwater or freshwater environment, and any detectable treatments.

In 2021, GIA launched a Cultured Pearl Classification Report that clearly states the 7 Pearl Value Factors of the submitted pearl items. There have been recent updates to some terms adopted by GIA, including the recently expanded nacre quality scale, and each value has been defined:

1. Size is determined by weighing and measuring the pearl. Pearl size is expressed in millimeters, and pearl weight in carats (typically), both to two decimal places. Different pearl types have different size ranges. For example, akoya pearls are generally smaller with a typical size range of 6-9 mm, and South Sea pearls might range from 13-20 mm.
2. GIA classifies pearls into seven main shapes: round, near-round, drop, oval, button, semi-baroque, and baroque.
3. Pearl colors have three different components: bodycolor, overtone, and orient. Bodycolor combines hue, tone, and saturation. GIA uses 19 hue names for pearls. Tone is the relative lightness or darkness of a color, ranging from white, through various shades of gray, to black. Saturation is the relative weakness or strength of color, first neutral, then from very light to strong. Overtone is a single translucent color overlying a pearl's bodycolor, while orient is any combination of multiple overtone colors or iridescence overlying a pearl's color.
4. Luster describes the intensity and sharpness of reflections seen on a pearl's surface. After comparison with specific pearl luster masters, GIA classifies a pearl's luster grade as Excellent, Very Good, Good, Fair, or Poor. Different pearl types have varying inherent luster ranges, so an Excellent luster for one type might only be Very Good for another.
5. Surface classification describes the degree of spotting on a pearl's surface, and also considers the number, severity, and positioning of visible blemishes. After comparing to pearl surface masters and judging the surface condition, a pearl's surface is classified into one of four categories: clean, lightly spotted, moderately spotted, and heavily spotted.
6. Nacre grades are based on three elements: thickness, continuity, and condition. GIA's nacre grade reflects the condition of a



pearl's nacre, which affects luster, surface, and sometimes durability. The pearl's nacre layer should meet required minimum thickness standards for each pearl type: for akoya, this is at least 0.15 mm; for Tahitian, at least 0.80 mm; and for South Sea, at least 1.50 mm. Pearls with thin nacre show a chalky appearance, and the beads are readily visible under strong lighting. Nacre continuity is the lack of disruptions or "movement" in nacre layering, or in other words, the smoothness and "cleanliness" of the pearl. Nacre condition includes any post-harvest considerations, such as processing, polishing, and working, as well as wear and damage.

7. Matching is defined as the uniformity of appearance in strands and multiple pearl groups or items. Well-matched, high-quality pearl sets show uniformity of color and shape, while lower-quality sets display greater variation in shape and color.

Key Takeaways

1. Developed to describe pearl beauty/quality consistently (similar in intent to diamonds' 4Cs), the GIA 7 Pearl Value Factors classification system helps customers make informed purchases and supports consistent communication across the supply chain.
2. The GIA 7 Pearl Value Factors classification system can be used for akoya, South Sea, Tahitian, and freshwater cultured pearls—making it a universal framework for most pearls in the market.
3. GIA has offered pearl identification services since 1949; pearl value-factor discussion dates back to 1942 publications, with the GIA 7 Pearl Value Factors formally described for cultured pearls in 1967. Today's reports can include details like pearl identity (natural/cultured), mollusk type, environment, treatments, and more. In 2021, GIA introduced a Cultured Pearl Classification Report explicitly stating the 7 factors.
4. The GIA 7 Pearl Value Factors are: size, shape, color, luster, surface, nacre, and matching. Several use structured scales or reference sets (e.g., luster is graded Excellent to Poor; surface is clean to heavily spotted; shapes are grouped into seven main categories).
5. Nacre is evaluated by thickness, continuity, and condition because it influences luster, surface appearance, and sometimes durability. GIA cites minimum nacre thickness standards such as 0.15 mm (akoya), 0.80 mm (Tahitian), and 1.50 mm (South Sea), noting that thin nacre can look chalky and reveal the bead under strong light.

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This article is adapted from the 2025 Converge Report that was published in the Winter 2025 issue of Gems & Gemology, The Quarterly Journal of the Gemological Institute of America.

This is a summary of the presentation "Field Gemology: A Foundation to Better Understand Gemstones" by Wim Verriest, GIA, Bangkok.

FIELD GEMOLOGY: A FOUNDATION TO BETTER UNDERSTAND GEMSTONES

GIA

For more than 15 years, GIA has visited mining locales around the globe to collect gems for scientific research. Collecting samples with highly reliable reported provenance and treatments is critical for any research institution, since the quality of scientific data is directly related to the quality of the samples. Verriest uses a quote from famed naturalist Sir David Attenborough to illustrate that the research library associated with collections is almost of greater importance than the objects themselves. Important information also comes from the circumstances of collection and documentation that should accompany every scientifically collected specimen. GIA's colored stone reference collection is well-documented in terms of origin (provenance) and treatment status. It currently contains 30,165 samples—primarily ruby, sapphire, emerald, and spinel, as well as other gems, including opal and garnet.

Why should jewelers, cutters, hobbyists, clients, wholesalers, and retailers care that GIA invests in field gemology? To answer this question, the "four pillars" of field gemology are introduced, starting with the first: understanding the gems. This means characterizing the gems in terms of their identification, inclusions, chemistry, extent or absence of treatment, and often their geographic origin, if possible. It is noted that there are no bad treatments, only bad disclosure.

The second pillar is understanding the Earth. This means assimilating the environmental and health impacts of mining gems, the working conditions of miners, and deciphering the geological processes at work and why gems are found where they are.

The third pillar is understanding how people trade gems. Who works with the stones? How do they move through the supply chain? Where is the value added, and which skills add to those values? Connoisseurs regard the Winza ruby deposit in the Mozambique Belt region as an example of top-quality rubies and the world's finest, but apart from this tiny percentage, the rest are unusable without treatment. One of the key reasons for the success of Mozambique rubies is how well they respond to treatment, allowing even "B-grade" goods to be made attractive and sellable. If there is no market for low-grade gems, mining will stop, and the highest value material will not be found. In other words, treatment is one way to "upgrade" lower-quality material; it allows us to get more value out of the full mine run by producing a range of gems at different price points, which keeps the gem supply chain alive.

The fourth pillar is understanding the source. This refers to the context of where the gemstones come from and the people who work with them, along with the meaning these specific gems hold for those who handle and make their livelihoods from them. It is noted that the trade places a lot of value on the origin of certain gemstones without knowing what that means. If you try to understand the source, what makes a certain place so special in terms of its people, culture, and politics becomes clear, because these factors often dictate supply to the trade.

Field gemology allows gemologists to understand the intricacies, dynamics, and complexities related to gemstones. Forming a holistic view of a gem and what it represents is critical for any modern gemologist who wants to address the gem industry's current challenges.

Key Takeaways

1. GIA's fieldwork focuses on collecting gemstones with reliable provenance and known treatment status, because scientific conclusions are only as good as the samples and documentation behind them.
2. GIA's colored stone reference collection contains 30,165 samples, mainly ruby, sapphire, emerald, and spinel, plus other gems like opal and garnet, with strong tracking of origin and treatment information.



3. Field gemology involves understanding the four pillars:
 - The gems (ID, inclusions, chemistry, treatments, sometimes origin)
 - The earth (geology, plus environmental or health impacts and mining conditions)
 - The trade (supply chain movement, value addition, skills that create value)
 - The source (local context—people, culture, politics—and how it shapes supply and meaning)
4. With proper disclosure, there are no bad treatments, because treatments can make lower-grade material marketable—supporting continued mining and the flow of higher-quality stones that might otherwise never be recovered.

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GEMOLOGY JUBILEE! SPINEL: A HISTORICALLY MISUNDERSTOOD BEAUTY

BY ANDREA VENN, PH.D., CGA, JEA, AMERICAN GEM SOCIETY

Although spinel was recognized as a separate gem species in 1587, it has been frequently mistaken for other red gemstones such as rubies or garnets. In 1783, mineralogist Jean Baptiste Louis Rome de L'Isle demonstrated that spinel could be clearly distinguished from ruby. Before his discovery, however, many fine red spinel gems had been mistaken for rubies and set into jewelry and crowns belonging to nobility and royalty. As legend has it, Henry V of England was saved from a mortal head wound in the Battle of Agincourt because his adversary's axe hit the spinel in his helmet and it deflected the blow. That 170-carat spinel was named the Black Prince's Ruby and set in the British Imperial State Crown, which is housed in the same royal collection as a significant 352-carat spinel called the Timur Ruby.



1.12ct 6.5x5.9mm pear shape Mahenge spinel.
Image courtesy of Mayer & Watt.



2.65ct 8.4x7.54mm rectangular cushion pink Mahenge spinel.
Image courtesy of Roger Dery Gem Design.

Spinel is white in its pure form, but due to trace element impurities, it comes in a variety of colors, including the infamous red, as well as pink, red-orange, orange, green, blue, violet, purple, brown, gray, and black. Specific trace elements cause light absorption, with chromium or vanadium usually causing or contributing to the often-vivid red, pink, bright "flame" orange red, orange, violet, and purple colors. Iron or cobalt usually causes green, blue, vivid "Jedi" cobalt blue, brown, gray, or black spinel. Rare instances of color-change spinel have also been discovered.

Spinel is a singly refractive gemstone that forms in the cubic crystal system --the same system as diamond and fluorite. Its name likely derives from either the Latin spina, meaning "thorn," in reference to its sharp octahedral crystals, or the Greek spintharis, meaning "spark," a nod to its vivid color. Spinel is recognized as the gemstone for the 22nd anniversary and also serves as an alternative birthstone for August. This offers those born in August a wider range of colors to choose from, expanding beyond the traditional green hues of peridot.



1.25ct 8.1x6.0mm pear shape blue spinel.
Image courtesy of Mayer & Watt.



10.05ct 14x11.4mm cushion lilac grey spinel.
Image courtesy of Mayer & Watt.

Historically, spinel was often used or set as polished crystals, and some formed so perfectly without polishing that they have been and are still referred to as natural “spirit-polished” crystals in Myanmar (formerly Burma). In modern cutting and designs, spinel is frequently faceted into cushion and oval shapes or carved into cabochons, but fantasy cuts have also gained popularity over time. With a Mohs hardness of 8 and good to excellent toughness, spinel is frequently set in jewelry for daily wear.

Spinel’s clarity can be eye-clean, but it typically has some eye-visible inclusions that do not detract from its beauty. Under magnification, spinel often exhibits small octahedral or negative crystals, either alone or in fingerprint patterns, as well as included crystals and iron oxide staining. Specific inclusions can cause—on extremely rare occasions—a four- to six-rayed star or even one of a handful of discovered cat’s-eye spinel.

When mining, spinel is often found in the same locations and types of deposits as rubies and sapphires, such as Myanmar and Sri Lanka. Other locations for spinel include Afghanistan, Australia, Brazil, Cambodia, Kenya, Madagascar, Pakistan, Tajikistan, Thailand, Vietnam, and the United States, specifically New Jersey. Mahenge, Tanzania, has also produced some beautiful spinel.

Synthetic spinel has been grown in labs since the 1920s, and it is frequently used in class rings, as birthstone simulants, and as the clear tops of assembled doublets and triplets. Disclosure of synthetic spinel is paramount because its value and rarity differ significantly from those of natural spinel.

To detect flame-fusion synthetic spinel, look for gas bubbles, curved striae, or color banding under magnification. It usually has a higher refractive index (RI) reading of 1.722 or 1.728, and it typically has strong anomalous double refraction (ADR) “crosshatch effect” in polariscope testing. Flux-grown synthetic spinel often exhibits metallic platelets or orangey-brown to black flux inclusions, either alone or in fingerprints.

While it took centuries for spinel to be appreciated on its own merits, it has been rediscovered and is now celebrated for its wide variety of colors by luxury jewelry makers and collectors alike. Try creating a custom-designed piece with this gemstone for clients who think they have everything, or offer it in a simple piece of birthstone jewelry to someone who needs a different option. If you have not tried it yet, you’ll be pleasantly surprised by the results.

Key Takeaways

1. Although identified as a separate gem species as early as 1587, spinel was long confused with ruby and other red gems. Famous “rubies” in royal collections, including the Black Prince’s Ruby and the Timur Ruby, are actually spinels.
2. Pure spinel is colorless, but trace elements create many colors, including red, pink, orange, blue, violet, purple, green, gray, brown, and black. Some rare spinels even show color-change effects.



3. Spinel ranks 8 on the Mohs hardness scale and has good to excellent toughness, making it a practical gemstone for everyday wear. It is commonly cut into cushions, ovals, cabochons, and fantasy shapes.
4. Spinel is singly refractive and forms in the cubic crystal system. It may appear eye-clean, but often contains inclusions such as octahedral crystals, fingerprint patterns, and iron oxide staining. Rarely, these inclusions can create star or cat's-eye effects.
5. Synthetic spinel has been produced since the 1920s and is often used in class rings, simulants, and assembled stones. Because natural spinel is rarer and more valuable, proper disclosure and identification of synthetic material are essential.

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This is a combined summary of the presentation Modern Diamond Design by Dr. Jim Conant (GIA, Las Vegas) and Toward a Fancy Cut Grade by Jason Quick (GIA, Las Vegas) Modern Diamond Design.

MODERN DIAMOND DESIGN AND TOWARD A FANCY CUT GRADE

GIA

New computational tools help navigate the vast design space of possible facet arrangements for polished diamonds, enabling both novel cuts and optimization of traditional cuts for light performance. The foundation of all diamond cut analysis is the concept of “virtual facet pattern.” This helps interpret and model the various optical phenomena that contribute to or detract from the beauty of a cut diamond. It accounts for attributes such as brightness, light leakage, “crushed ice,” “dark zone” patterns, fire, and scintillation, as well as enabling the creation of new diamond cuts, faceting arrangements, and cut geometries.

Virtual facets are the complex shifting patterns of little polygons that the observer sees, similar to a hall of mirrors, as a moving diamond’s facet geometry reflects light back to the eye. Taking a single virtual facet near the edge of the table of an ideal cut round brilliant as an example, Dr. Jim Conant (GIA, Las Vegas) explains that light striking the inside surface of a diamond at all but the steepest angles reflects off the internal surface like a mirror. As the remaining light enters the gem, it refracts as it passes through the crown, reflects twice off the pavilion, and finally travels out of the stone from the crown back to the observer’s eye. Because this light meets several different facets along the way, it fragments into several columns. From the observer’s perspective, each virtual facet collects light from a different region in the environment.

A diamond’s appearance is quite sensitive to slight differences in pavilion angle; at 41.4 degrees, the beam path no longer exits the crown but reflects back down to the pavilion, where it collects light from underneath the diamond, leading to “partial leakage.” For example, a poorly cut pear-shaped diamond cut to match the shape of the rough and maximize weight can sometimes result in leakage, which is even more obvious when the beam immediately exits through the pavilion without any reflections. The stone’s poor appearance results from a too-shallow pavilion, allowing light to leak out the bottom and create a “dark zone.” Leakage detracts from a diamond’s appearance, especially when it creates a big and blocky pattern. This is an example of a virtual facet drawing light from a dark place in the environment.

“Crushed ice” can be observed in areas of some fancy-shaped diamonds, and it is composed of thousands of tiny virtual facets. These tiny virtual facets draw light from a randomized subset of the environment and correspond to differing focal lengths. Rather than distinct geometric facets with crisp edges and high contrast between light and dark areas, crushed ice features many small, irregular facets that blend light in a shimmering way like shattered glass.

Diamonds with little variation in brightness can appear less appealing than those with some contrasting dark regions. However, some dark features are universally disliked. Classic “bow tie” patterns can be appealing when less severe and more transient. The more persistent a dark zone is across different tilts, viewing distances, and lighting environments, the more likely it is to be perceived as negative.

Toward a Fancy Cut Grade

For Jason Quick (GIA, Las Vegas), diamond cut is more than symmetry and light; it shapes style, taste, and personality. How can GIA help define and teach the design factor? Fancy cuts offer seemingly limitless design possibilities that defy exhaustive exploration. However, exploring this vast array of potential fancy-cut designs enables rather than constrains innovation. Both AGS and GIA have a long history of diamond-cut research leading to today’s Project Everest. This collaboration started with high-level meetings in 2020, led to the integration of both research teams in 2022, and to AGS Laboratories formally becoming GIA’s Diamond Cut R&D Lab in 2023.

GIA’s upcoming fancy cut grading system will use ray tracing on 3D wireframe models to assess light performance and will prioritize diamond beauty over fixed proportion ranges. This system must solve challenges for retailers, and by necessity, be packaged with education that makes the system intuitive to use and explain to consumers.

Diamond cut planning involves three stages: (1) mapping of rough, (2) planning, and (3) polishing. Mapping involves 3D plotting of inclusions (size, type, and location) along with color estimation. Planning produces permutations of size and cutting style to maximize yield and quality in terms of the Four Cs. This provides an estimate of potential gem value and marketability (liquidity). Polishing transforms the diamond through sawing, bruting (shaping), blocking, and final polishing into a finished gem.

Recent advances in GIA cut research encompass cut space (mathematical models of all possible faceting arrangements), optics (simulations of light moving through faceted diamonds), and metric development (modeling and quantifying optical phenomena, such as “crushed ice” and “bow ties”). The objective of the system is to produce fancy-cut designs that deliver high performance across the most commonly encountered lighting environments and that maintain superior performance face-up, when tilted, and from various viewing distances. To support manufacturers, GIA is developing Facetware “software as a service” (SaaS), enabling the submission of 3D models for preliminary cut grade assessments to assist diamond designers and manufacturers. This system will provide cut analysis (a provisional cut grade, including symmetry evaluation), plans to support decisions before polishing, and scans to support quality control metrics after polishing.

Key Takeaways

1. Computational approaches treat how light behaves as it reflects and refracts through shifting “virtual facets,” which determine brightness, leakage, fire, scintillation, crushed ice, and dark-zone effects.
2. If the pavilion is slightly too shallow, light may leak out the bottom (e.g., “partial leakage”), creating dark zones and making the stone look dramatically worse—sometimes even in otherwise shaped stones.
3. “Crushed ice” appears as many small, irregular shimmering facets that draw light from a randomized portion of the environment, producing a shattered-glass appearance rather than crisp geometric contrast.
4. Some dark patterns (like a bow-tie) can be acceptable if they’re less severe and more transient, but dark zones that are persistent across tilts, distances, and lighting are more likely to be perceived negatively.
5. GIA’s upcoming fancy-cut system uses ray tracing on 3D wireframe models, assessing light performance and will prioritize diamond beauty over fixed proportion ranges. It emphasizes consistent face-up beauty across tilt and viewing conditions. It also supports the industry with education and tools like Facetware (SaaS) for preliminary analysis and quality control.

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FROM SKETCH TO SALE: HOW AI IS REVOLUTIONIZING JEWELRY MERCHANDISING AND MARKETING

DEVYANI PAREKH, SUPERVISOR, GIA INDIA LABORATORY PRIVATE LIMITED

In the jewelry industry, the bridge between a creative spark and a finished product is often the most expensive phase. Today, AI is collapsing that timeline, offering designers and retailers an unprecedented toolkit to streamline merchandising and supercharge marketing efforts.

Streamlining Merchandising: From Concept to Costing

Merchandising relies on accuracy and speed. Traditionally, jewelry merchandising involves a series of manual and sequential processes. These include:

- Hand-drawn sketch development
- Multiple rounds of manual design revisions
- Preparation of detailed technical drawings after design finalization
- Manual calculation of product costing and bill of quantities
- Physical sample production to evaluate design, craftsmanship, and feasibility
- Professional photoshoots using physical samples for marketing, social media, and e-commerce platforms

While artificial intelligence (AI) has progressed to a stage where several of these traditional manual steps can be significantly streamlined and supported, it continues to have certain limitations. The following example illustrates how a designer can effectively integrate AI tools into the merchandising process to enhance efficiency and decision-making.

By using a hand-drawn sketch as the input for AI programs like ChatGPT, Gemini, and Bez, a designer can quickly transform their 2D drawing into a photorealistic rendering.

This “sketch-to-render” capability is a merchandising breakthrough; it allows brands to visualize an entire collection before a single gram of gold is cast.

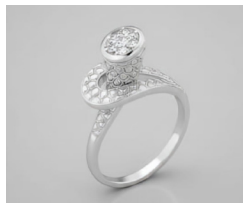
Note that every AI tool has different outputs. Where one could accurately interpret the metal color, another could correctly identify the stone setting.

Chat GPT



AI Generated

Gemini



AI Generated

Bez



AI Generated



Sketch by Devyani Parekh.



JEWELRY DESIGN & MANUFACTURING



Beyond visuals, AI aids in the “math” of merchandising. By analyzing these renders, Bez can generate a Bill of Quantities (BOQ), estimating gold weight and diamond counts. Coupled with AI-generated technical drawings, these tools allow merchandisers to get instant production estimates.

While a human must still account for final tolerances, the ability to get a “ballpark” cost in seconds enables much faster decision-making on which designs are commercially viable for a collection.

Bill of Quantity (Bez)

Image	Stone Type	Shape	Size	Pieces	Carats
	Diamond	Round	2.8 mm	7	0.63
	Diamond	Round	1.3 mm	74	0.89

Elevating Marketing: Visual Storytelling

Once the design is finalized, the focus shifts to marketing. In the digital-first world, high-quality imagery is the primary driver of sales. AI allows for the creation of diverse marketing assets without the cost of a traditional photoshoot.

Using the primary render, ChatGPT and Bez extrapolated a lifestyle image along with a back view of the ring, enabling multi-angle and genre-specific visuals essential for an e-commerce product page. However, slight changes in the design’s aesthetics are a limitation—meaning they can’t produce completely accurate interpretations.

These photorealistic outputs allow marketing teams to begin “teasing” products on social media or in digital catalogs well before the physical prototype is ready.

The Video Frontier and Future Outlook

The final step in modern marketing is motion. Short 360 videos are commonly used in marketing as they can truly show off the form of a complex design. Gemini and ChatGPT also allow the user to create short videos based on a still image; however, this area still faces challenges with “spatial consistency,” where stones or metal may warp during rotation. The potential for instant social media content is unclear at the moment, but the accuracy is improving with each new generation of AI tools. We are rapidly approaching a point where a designer can go from a pencil sketch to a high-definition video ad in a single afternoon.

Conclusion

AI isn’t replacing the jeweler; it is empowering the business. By integrating AI into merchandising, we achieve faster costing and technical planning. By leveraging it for marketing, we create stunning visual narratives at a fraction of the traditional cost.

Key Takeaways

1. Jewelry merchandising traditionally involves many sequential manual steps (sketching, revisions, technical drawings, costing/BOQs, prototypes, photoshoots). AI can streamline several of these phases by turning early inputs into downstream outputs much faster.
2. Using AI tools (e.g., ChatGPT, Gemini, Bez) with a hand-drawn sketch, designers can generate photorealistic renderings. This enables brands to see and refine an entire collection before materials are cast or samples are built, improving planning and reducing waste.



JEWELRY DESIGN & MANUFACTURING



3. Beyond visuals, tools like Bez can analyze renders to produce a Bill of Quantities (BOQ)—estimating gold weight and diamond counts—and, combined with AI-generated technical drawings, help merchandisers get quick production estimates. Different AI tools may interpret metal/stone details differently, so results still require human validation.
4. After design finalization, AI can create marketing assets (including lifestyle and multi-angle views for e-commerce). This can replace costly traditional photoshoots and let marketing teams start “teasing” products on social media and digital catalogs before physical prototypes are ready.
5. Short 360-style videos are highlighted and tools like Gemini/ChatGPT can generate motion from still images. However, there are ongoing issues like “spatial consistency”—e.g., stones or metal warping during rotation—meaning video outputs must be treated carefully until accuracy improves.



MARKETING ON A DIME: 5 REALISTIC SOLUTIONS FOR JEWELRY STORE OPERATORS

NICOLE LEHBACH HOFFMAN, RETAILMINDED.COM

Consumers are surrounded by brands, retailers, products, and inspiration that are aimed at capturing their attention every day. In fact, Red Crow Marketing reports that there is an average of 4,000+ impressions a day that consumers are bombarded with in their everyday lives between email marketing, social media, television ads, local billboards, publications, and more. The question is, however, whether your store is among the impressions consumers are absorbing in their daily lives.

The Value of (Budget) Marketing

Marketing delivers value to consumers based on its ability to inform them about products and services and, ultimately, improve their lives by providing solutions, experiences, or product accessibility options that meet their needs and desires. For jewelry store operators specifically, there is tremendous value in leveraging marketing to help keep stores, the products being sold, and services provided top of mind to target customers. But let's face it—with thousands of other impressions a day being pushed into consumer visibility, how do you stand out in this seemingly blurry cloud of marketing... especially when budget is top of mind? To help find success in your marketing efforts, consider the following five tips for realistic ways to promote your store, your inventory, and the services you provide... on a dime.

1. Encourage Tags + Collaboration Posts on Social Media

Among the easiest ways to generate more impressions with consumers is to have your existing customers help spread visibility to your brand. Social media is a great way to do this, especially when leveraging more modern ways to collaborate between accounts. For example, if I had a store called Nicole's Jewelry Boutique and a customer was taking pictures of her newly set eternity band, I could encourage her to tag my social media handles across any account she is active on—whether it's TikTok, Instagram or Facebook—and additionally, encourage her to invite me as a collaborator so that it also shows in my own business feed. This marketing strategy can be accelerated through encouragement from store staff and supported by in-store signage. Don't forget to offer your handles and even a QR code for easy tagging to your specific accounts! And, of course, be sure to accept any collaborations that are sent your way via social media to optimize these opportunities.

2. Introduce Cause Marketing into Your Business

People love to show up for experiences that bring meaning to them, and there is no shortage of charities or causes that people support. Combine the two and consider how using your store as a host venue for local charities or causes can help bring traffic into your space while also doing good. Whether you aim for an annual event supporting a cause dear to your heart or open up your store to partner with community charities that others can take the initiative to lead, the general idea is to be a host destination for charity or cause-driven events. Your store backdrop will get media and customer visibility thanks to the marketing efforts surrounding these experiences, and as a result, your store's foot traffic, media, and sales should also strengthen.

3. Turn Your Store Windows into Works of Children's Art

We know children aren't your target customer, but you know who is? The people who love them. As a way to get your business some "colorful" attention throughout town—pun intended—consider having a coloring contest combined with using completed coloring



sheets as window displays or in-store displays. This is a great way for young artists to encourage their friends and family to go into your store to see their masterpieces, especially if you have a contest that encourages in-store visitors to vote. Bonus tip? Make these coloring sheets jewelry-related, or even have young artists draw their own jewelry designs. You can do this year-round in a designated area and rotate the coloring sheets, or make it an annual event that is specific to a particular time of year. The real takeaway is to simply generate foot traffic and attention for your business. Added tip? Be sure to reach out to your local media to get customers beyond your own store lists aware of this fun activity via local newspapers, blogs, chamber of commerce event listings, and more.

4. Partner With Non-Competitive But Like-Minded Businesses

Floral shop? Check. Local steak house? Check. Favorite bakery in town? Check. When it comes to reaching new customers and supporting your existing customer list alike, there's no better pairing than that with a local but non-competitive business. Reach out to businesses within your community that have zero conflict with your inventory and services but instead complement them and may even have a reach of customers you haven't met yet. Keeping this in mind, identify ways you can support each other. You could send out an email blast on their behalf, and likewise, they could send one for you. Other options may include you hosting a pop-up experience in their store or restaurant, or you welcome them to host something in your space. The key is to make sure you both are using your customer reach to share these details and, ultimately, help promote each other's businesses. This is a great way to get creative, as well, through promotional incentives and festive fun during the holidays. There's truly no end of ways to work here with your hand-picked partners!

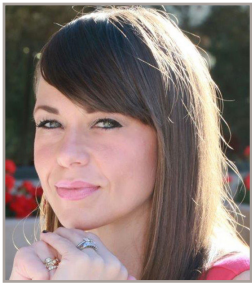
5. Encourage Word-of-Mouth Marketing and Referrals

Tried-and-true tricks of retail are just that... tried and true. But often, they get lost in the dust of everyday responsibilities. As you look ahead at your marketing strategy, consider making a referral program a key component of both your marketing and sales goals. This should involve incentivizing the referrer and welcoming the newly referred customer in ways that go beyond your traditional approach. Use your existing reach of customers to help promote this digitally and in-store, and don't neglect the power of your sales team in encouraging this. Just as old-fashioned customer service never goes out of style, neither does referral marketing.

Finally, don't let the routines of daily store responsibilities keep you from raising your marketing standards. Even on a dime, marketing efforts can truly go a long way. The best reward? Increased store visibility and sales—something any store operator can be proud of.

Key Takeaways

1. Encourage customers to tag your store and even invite you as a collaborator on their posts—add staff reminders, signage, your social handles, and QR codes to make it easy. Accept collaborations promptly.
2. Position your store as a host venue for local charities or cause-driven events. This can generate foot traffic, publicity, and sales while giving the community a reason to visit beyond shopping.
3. Host a children's coloring contest and display finished sheets in windows/in-store. Not only does it draw visitors, but it also gives families a reason to spread the word to their networks (especially if local media is invited).
4. Work with nearby businesses that don't conflict with your inventory/services (e.g., florists, bakeries, restaurants). Cross-promote via email swaps, mutual hosting/pop-ups, or holiday-themed promotions.
5. Create a referral program that motivates customers and referrers, then ensures referred customers receive an exceptional welcome (supported by your sales team). This is classic retail marketing that still works.



PREVIOUS POSSESSIONS CURRENTLY CRAVED: WHY CARRYING PRE-OWNED OR VINTAGE WATCHES IN YOUR STORE IS A PRETTY SMART MOVE

BARBARA PALUMBO, [WHATSONHERWRIST.COM](https://www.whatsonherwrist.com)

Back in 2000, I was a jewelry sales representative out of Philadelphia who traveled the country for various trainings, merchandising discussions, trunk shows, and other in-store events. At the time, even though I owned a Swiss-made timepiece that had been gifted to me the year before, I hadn't really considered making watches a part of my accessory/adornment collection, or even a part of my life in any way.

Mobile phones were only just becoming the norm, and the iPhone wouldn't be introduced to the public until seven years later, so there were no Instagram watch pages or TikTok videos; no podcasts about timepieces or collector groups spanning the world, so I had absolutely no idea that vintage watches were even a "thing." But at one particular holiday trunk show I attended in Ohio, a sales representative had a table of vintage jewelry and timepieces, and his table had **way** more interested buyers than mine did.

As this was a three-day event, as any sales rep knows, there can be lulls on any given day. A rep can be given the opportunity to walk around, visit other vendors and tables, and speak to folks they might not normally engage with. Personally, doing this one small act changed the course of my career because it gave me a moment to visit the gentleman showcasing the vintage timepieces.

Mind you, this was nearly 26 years ago. As stated, I owned one Swiss timepiece at the time but I hadn't really cared to learn anything about watches. When this rep started talking the talk to me—and I mean, he knew his stuff—something inside of me changed. He romanticized these pre-loved timepieces, some dating back to the 1930s. He was good at what he did, and the reason I know that is because I purchased my first vintage piece, right there on the spot: an Art Deco-era Swiss watch in 10K white gold. When I launched my watch blog, *What's On Her Wrist*, sixteen years later, I wore that watch to my first-ever Baselworld fair.

The Upside to Pre-Loved

At the turn of the millennium, the World Wide Web was still figuring itself out, so the popular reseller sites that exist today were only just getting their footing, and actual watch reseller sites didn't start getting noticed until about three years later. But selling vintage watches—or even pre-owned watches—wasn't exactly a foreign concept to some successful retailers who already did so not only in the United States but also around the world.

How many of those reading this article have ever bought a brand-new car straight off the lot? Some of you likely have. But some may be in a financial situation where it's a bit more reasonable to buy something that's, let's say, a year or two old, or owned by someone prior.

And buying "pre-owned" allows for a few things: one, it's usually less expensive for a model that isn't all that different than whatever current model was introduced to the public that year, and two—and I know this may sound a bit crazy, but as an avid watch collector, I believe it to be true—when you wear a watch that shows signs of wear without compromising its quality, collectors and enthusiasts notice. It gives the impression that you've had the watch from the very start.

Another upside to carrying pre-loved or vintage pieces is that, should a tariff situation happen, such as in 2025, the watches you have



in-store are not affected. So, if a buyer comes in requesting a certain timepiece brand you carry, but that brand's prices have gone up, you can offer a potential pre-owned piece without the price changing. This is real, and the pre-owned and vintage markets saw their values rise in 2025 because of it.

What You'll Need to Be Successful In This Market

First, it would be best if you have a certified watchmaker on staff. That doesn't mean the watchmaker will know exactly which year a vintage timepiece is from, but they will likely be able to spot a fake or a watch pieced together from other parts. This is crucial. You cannot go into the resale market blindly, but when you're in it, it definitely can pay off.

Second, do not get into the vintage market lightly. This is a whole other animal, and it helps to have someone in the know who can answer questions when you are unsure. Longtime friend of the American Gem Society and Conclave speaker, Eric Wind, is a vintage watch specialist and has been a viable resource for our community on questions about vintage pieces.

Third, use the internet to your advantage. If you are looking to buy pre-owned or vintage, do your research and know what you're up against. Come to the table with knowledge not just about the brand or the piece, but about the current pricing. Be confident and equipped with the proper information on both the purchasing side and the selling side. Establish one or two (or more) staff members as experts in this field. Send them to Switzerland or Japan. Have them work with local watchmakers. Suggest they read specific watch publications and listen to podcasts. This will all lead to a successful experience in the pre-owned watch space.

And lastly, be open to holding events with local watch collector groups in your city, such as RedBar Group and others. You'll be guaranteed a fun night, which is likely to make a fair number of new customers.

Key Takeaways

1. Like buying a lightly used car, pre-owned often delivers a similar model experience at a lower price point. Collectors also notice honest wear; it can signal history, authenticity, and long-term ownership—an appeal that brand-new pieces don't always have.
2. Pre-owned and vintage pieces aren't subject to brand price increases. When a manufacturer raises prices, your pre-owned inventory stays put—giving customers a compelling alternative.
3. A certified watchmaker is essential—especially to detect fakes or watches assembled from mismatched parts. The resale market can pay off, but only if you don't enter it blindly.
4. Retailers should research pricing and product knowledge, designate trained internal specialists, leverage credible external experts when needed, and actively engage the collector community to build trust and acquire new customers.



QUICK FACTS TO ADD TO YOUR DIAMOND CONVERSATIONS

DR. JAMES SHIGLEY, GIA

Diamonds hold stories that go far beyond their brilliance—and understanding those stories helps you connect meaningfully with your customers. Whether you’re explaining how diamonds form deep within the Earth, discussing the journey from mine to market, or highlighting sustainability and community impact, these insights can help you connect storytelling with expertise.

During our 2025 Converge event, GIA Distinguished Research Fellow Dr. James Shigley presented an information-packed session about natural diamonds. Here, he has provided a collection of diamond facts designed to help you translate that story into meaningful conversations. Use these facts to elevate your dialogue, enrich the sales experience, and demonstrate the enduring value—and responsibility—behind every diamond you present.

DIAMOND FACTS

Diamond is a rare mineral and an exceptional gemstone because of its physical properties.

Diamond is one of the most chemically pure minerals (99+% carbon).

Diamonds are among the oldest natural objects that you will ever hold in your hand.

Gem diamond market values are based on quality factors (the 4Cs—cut, color, clarity, and carat weight) and not on their geographic source, since high-quality rough diamonds can come from any deposit.

Based on present understanding, determining the country where polished diamonds come from is not technically possible since there is no distinctive “geographic signature,” only a “mantle signature” from where the diamonds formed deep in the earth.

The prospect of diamond origin determination appears doubtful; it is not possible now, nor is it expected in the future. Claims of diamond origin determination should be viewed skeptically. At present, the only reliable way to establish a diamond’s geographic origin is through documentation and traceability from the mine.

DIAMOND FORMATION

Diamonds formed long ago were preserved deep in the Earth and retain a “signature” in their features of this ancient geological history.

Diamonds crystallized in the lower parts of the lithosphere and in the mantle long ago, and were brought to the surface by violent eruptions of kimberlite and lamproite magmas that have never been witnessed.

Diamonds occur in narrow vertical volcanic “pipes” that are exposed at the surface of ancient cratons.

It is now known that diamonds can form in two environments in the Earth: in the lower parts of the lithosphere at depths of about 100 miles, and, on rare occasions, more deeply in the mantle at depths of about 250 to 450 miles.

Once exposed at the Earth’s surface, the volcanic host rocks decompose by weathering, which releases diamonds into river systems where they can be transported various distances.



SUSTAINABILITY AND ECONOMIC IMPACT

A typical diamond mine covers a very small area, so any environmental concerns are constrained.

The closure of a major diamond mine is followed by several years of continued major expenses to close the mine workings, remove all infrastructure, restore the land, and monitor the environment as required by national governments.

Even when a new diamond-bearing pipe is found, there is often a decade of geological evaluation of the site, government and environmental permitting, and mine construction before any diamonds are produced to cover these significant upfront costs.

About 85% of the world’s natural diamonds by volume and 95% by value are produced and marketed by large-scale mining companies, which together support the livelihoods of more than 10 million people.

Although production only represents 15% by volume of the diamond supply, millions of people are employed in the artisanal mining of diamonds and other gemstones across the globe.

DIAMOND MINING

Almost 7,000 kimberlite pipes have been examined since 1880, but only about 60 (less than 1%) have had sufficient diamonds to make mining economically viable.

Diamonds are produced today in about 20 countries, with the major sources being Angola, Botswana, Canada, Namibia, Russia, and South Africa.

Over the past two decades, the average worldwide production from all mines has been about 140 million carats per year.

Diamonds are forever but are also rare—their prevalence in 1 tonne of kimberlite ore (2,204 pounds) varies between localities but is often very low (~ 0.01 carat/ tonne).

Annual world production of 1+ carat diamond crystals from all mines would fill an exercise ball, while production of 5+ carat crystals would fill a basketball.

During a visit in 1992 to the De Beers Premier (now Cullinan) mine in South Africa, the senior geologist told me that “we never see a diamond in the mine, only at the final step in the ore processing.”

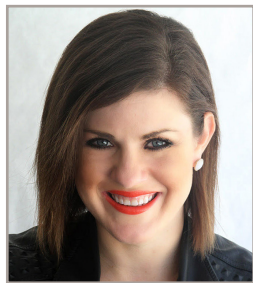
Most major diamond mines of volcanic pipes occur in remote locations of the world with little or no infrastructure, so anything needed for mining operations must be brought in.

Mining operations involve recovering, crushing, and washing the kimberlite ore, screening and separating the rock fragments by size, and then separating the diamond crystals by handpicking, using a grease table, or by their fluorescence reaction to X-rays.

Large diamond mines typically have a production lifetime of about 30 years, so most mines operating today will likely close within the next two or three decades when the value of the produced diamonds no longer covers the mining costs.

Key Takeaways

1. Natural diamonds formed long ago deep inside the Earth were preserved for immense time spans and retain internal features that reflect this deep geological history.
2. Diamonds crystallize in the lower lithosphere (about 100 miles deep) and, more rarely, deeper in the mantle (about 250 to 450 miles), then are transported upward by kimberlite or lamproite eruptions (events not witnessed in human history).
3. Diamonds are associated with narrow vertical volcanic “pipes” in ancient cratons, but despite approximately 7,000 kimberlite pipes examined since 1880, only about 60 (<1%) have been profitable enough to mine.
4. New mine discoveries often require about a decade of evaluation, permitting, and construction before producing diamonds. After closure, companies spend years on decommissioning, land restoration, and environmental monitoring per government requirements.
5. It’s not technically possible to determine a polished diamond’s country of origin from testing (no unique “geographic signature”), and such claims should be viewed skeptically. The only dependable way to establish geographic origin is documentation and mine-to-market traceability.



STORY-SELLING WITH COLORED GEMSTONES: EDUTAINMENT CONTENT THAT DRIVES INTEREST & SALES

DUVALL O'STEEN, LUXURY BRAND GROUP, AND JEN CULLEN WILLIAMS, JEN CULLEN WILLIAMS COMMUNICATIONS

Contemporary gemstone lovers crave more than just beautiful stones. Luxury consumers today are seeking connection, meaning, and stories they can share. Basic gem facts are easily found online, but only you can share insider secrets about the specific stones you are selling. Here are some creative ideas to transform your colored gemstone sales presentations into compelling narratives that turn casual browsers into passionate collectors.

Edutainment: Creating Unique Gemstone Stories

Engaging experiences are far more effective than features and benefits, and more shareable. Edutainment is that perfect blend of education and entertainment that makes learning feel like fun.

Start with storytelling. Instead of trying to impress customers with complicated jargon such as “vivid saturation with excellent clarity,” try a more narrative approach: “This sapphire is the distinct shade of twilight, the echo of a perfect summer evening.”

Create color mood boards for each gemstone. Pin fabric swatches and photos that capture the emotion of each color. When a customer admires an aquamarine ring, pull out your board and say, “See how this particular color of blue evokes the essence of both the sea and the sky?” Watch their connection to the stone deepen immediately.

Share the gem’s epic journey from the core of the earth all the way to your showcase. The ruby’s formation in the marble caves of Myanmar, subjected to intense heat and pressure for millions of years, unfolds like a geological soap opera. The emerald’s birth in the hydrothermal veins of the Andes Mountains, where ancient geological forces created perfect conditions for beryl to absorb chromium, is a tale of incredible cosmic timing.

Create gem “biography cards” for your showcase pieces. Include a mini map showing the exact mine location, a photo of the rough stone, and a brief story about the people involved in bringing it to market. Customers appreciate the traceability as much as the dramatic story.

Create Irresistible Content and In-Store Experiences

Memorable in-store events keep customers coming back for more. Host a “Gem Discovery Series” where customers can handle rough stones and learn about the cutting process; invite attendees to dress in matching colors to the featured gem. Feature a “Gemstone Mythbusters” event that addresses common misconceptions while sharing fascinating facts.

Monthly gem challenge: Pick one gemstone and create content around it all month (the birthstone for that month, perhaps). Week one: Instagram posts about its formation. Week two: TikTok videos showing color variations. Week three: Facebook Live sessions with Q&A. Week four: Email newsletter featuring customer stories about their pieces. By month’s end, your store becomes the go-to expert for that gem, and your audience will be genuinely excited about your next featured stone.

Interactive display idea: Set up a “Gem Detective” station where customers use a loupe to examine inclusions while you explain how each tiny imperfection tells part of the stone’s story. “See that tiny crystal inclusion? That’s actually a piece of the host rock that got trapped millions of years ago—it’s like a time capsule within your emerald.”



Social Media Edutainment Posts:

- “Would You Rather” posts: “Would you rather own a truly rare and beautiful gemstone like a star sapphire or a better-known gemstone but in a rare and beautiful design?”
- Time-lapse videos of jewelry being made, from rough to finished gemstone jewelry, with fun facts that pop up as text overlays.
- “This or That” comparison posts, showing similar-looking gems with wildly different price points and stories.

Build Emotional Bridges

Customers do not just buy gemstones—they buy into the emotional experience of the gem. So, give them an exciting story.

The scarcity story: “This tanzanite came from the only place on Earth where this stone is found, a four-mile area in Tanzania. Geologists say the deposit might be exhausted in our lifetime, making your stone a piece of geological history.”

The transformation story: “This alexandrite changes color like magic because of its unique crystal structure. In daylight, it’s green like an emerald, but under candlelight, it turns red like a ruby. It’s like wearing two different gems in one.”

The personal connection: Ask customers about their favorite colors, meaningful places they’ve traveled to, or special occasions. Then, include those details into the gem’s story. “Since you honeymooned in Thailand, you’ll love knowing this sapphire came from the same region; it’s like carrying a piece of that magical trip with you forever.”

By weaving together geological wonder, cultural significance, and human craftsmanship, you transform product knowledge into engaging narratives that create lasting customer relationships. Every stone has a story, and your job is to help customers fall in love with both the gem and its journey.

Key Takeaways

1. Consumers can find basic gem facts anywhere; what they can’t get online is your insider knowledge and the story behind the exact stone in front of them. Connection and shareability drive interest—and sales.
2. Features-and-benefits language (e.g., “vivid saturation, excellent clarity”) is less compelling than vivid storytelling (e.g., “the shade of twilight”). The goal is a memorable, emotional experience that customers will repeat to others.
3. Create gemstone “color mood boards” with fabric swatches, images, and scenes to help customers feel what a hue represents (sea and sky, twilight, etc.), deepening their attachment to the stone.
4. Tell the “epic journey” from geological formation to the showcase (e.g., ruby in Myanmar marble, emeralds in Andean hydrothermal veins). Support it with gem biography cards: mine location map, rough photo, and the human/traceability story.
5. Ideas include in-store “Gem Discovery” events (handle rough, learn cutting), “Mythbusters,” and a “Gem Detective” loupe station (inclusions as time capsules). Extend it online with month-long themed content and interactive post formats (Would You Rather, time-lapse making, This-or-That comparisons).



THE PRECISION MARKETING BLUEPRINT – MAXIMIZING ROI FOR INDEPENDENT JEWELERS

FORD SAEKS, FRANCHISE TRAINING SOLUTIONS

In today’s crowded marketplace, independent jewelry stores face a unique challenge: how to make each marketing dollar work harder than your competition’s entire budget. Sound impossible? It’s not. It’s about precision, not volume.

I’ve worked with hundreds of American Gem Society (AGS) members over the years, and I’ve noticed something striking: the most successful stores aren’t necessarily spending more on marketing—they’re spending smarter. They’re executing what I call “Precision Marketing,” and it’s transforming their businesses.

THE PROBLEM WITH MOST JEWELRY MARKETING

Let’s be brutally honest. Most jewelry marketing is interchangeable, forgettable, and wasteful. It’s the “spray and pray” approach—blasting generic messages to everyone within a certain radius and hoping someone walks through your door. In 2026, that strategy is as outdated as a fax machine.

THE PRECISION MARKETING FRAMEWORK

Instead, let’s implement a framework designed specifically for independent jewelers who want marketing that actually yields measurable results:

1. Customer Segmentation on Steroids

Basic segmentation is Marketing 101. Precision segmentation is your competitive edge. Beyond typical demographics, segment by:

- Purchase history patterns (seasonal buyers, milestone shoppers, collectors)
- Digital engagement behavior (email openers, website browsers, social media engagers)
- Customer lifetime value potential (not just past value)

One AGS member I worked with discovered that 73% of their profit came from just 18% of their customers—a segment they’d never specifically targeted before. By reallocating resources to this group, they saw a 36% revenue increase in just 90 days.

2. Message-to-Market Match Mastery

Generic messaging creates generic results. For each segment:

- Identify their specific emotional triggers and pain points
- Craft messaging that speaks directly to their unique situation
- Test different angles until you find what resonates most strongly



Your high-end collectors don't want the same message as your first-time engagement ring buyers. Treating them differently isn't just smart—it's essential.

3. Channel Optimization Through Testing

Not all marketing channels perform equally for all jewelers. Your specific store, location, and customer base require a custom approach:

- Implement A/B testing across all channels (social, email, direct mail, events)
- Track performance with Urchin Tracking Module (UTM) codes and dedicated landing pages
- Ruthlessly eliminate underperforming channels regardless of industry “best practices”

One AGS store owner was shocked to discover their Instagram ads outperformed their Facebook campaigns by 340%—despite conventional wisdom suggesting otherwise for their demographic.

4. The 80/20 Content Strategy

Content creation can become a bottomless pit of time and resources. Instead:

- Create core “pillar content” pieces that showcase your expertise (gemstone guides, care tips, trend forecasts)
- Repurpose each piece into multiple formats (social posts, emails, in-store materials)
- Focus 80% of efforts on distribution, not just creation

Your customers need to see your message multiple times, in multiple places, before they act. Smart repurposing ensures consistency without redundancy.

5. The Feedback Loop Advantage

Implementing what I call the “continuous improvement cycle” is the true secret weapon:

- Track every marketing initiative's ROI meticulously
- Survey customers about how they found you and what motivated their purchase
- Use the data to refine and improve future campaigns

This isn't just about measuring success—it's about engineering it through progressive refinement.

THE MINDSET SHIFT

The most significant change isn't in tactics but in thinking. Stop viewing marketing as an expense and start treating it as a precision instrument—a scalpel, not a sledgehammer.

In my three decades of helping AGS members accelerate their growth, I've seen this mindset shift transform struggling stores into market leaders. It's not about outspending your competition; it's about outsmarting them through precision, testing, and refinement.

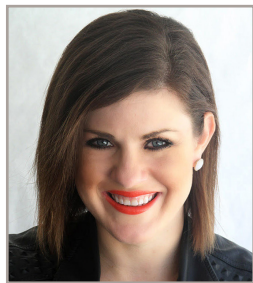
Your marketing should be as carefully crafted as the jewelry you sell. Anything less is a disservice to your business and the exquisite pieces you offer.

Remember, in the jewelry business, brilliance isn't just about the gems you sell—it's about how precisely you position them in the marketplace.



Key Takeaways

1. Most jewelry marketing is generic “spray and pray.” The advantage comes from spending smarter—targeting tightly and making every dollar measurable—rather than trying to outspend bigger competitors.
2. Different buyer types need different emotional triggers, pain points, and offers—e.g., high-end collectors vs. first-time engagement ring buyers. The recommendation is to craft segment-specific messaging and systematically test angles to find what resonates.
3. Don’t assume “best practices” apply to your store. Run A/B tests across channels (social, email, direct mail, events), use UTM codes and dedicated landing pages to attribute performance, and cut underperformers.
4. Marketing works best when it’s guided by focus rather than volume. A strategic approach allows you to outmaneuver, not outspend, your competitors. The results come from deliberate refinement over time.



VIRAL-WORTHY ENGAGEMENT CONTENT FOR GEN Z

**DUVALL O’STEEN, LUXURY BRAND GROUP, AND JEN CULLEN WILLIAMS,
JEN CULLEN WILLIAMS COMMUNICATIONS**

When it comes to love stories, Gen Z is not just rewriting the rules of dating and proposals—they are redefining how these moments are shared. For this generation, an engagement ring is not only a symbol of commitment; it is also content. And when a jewelry brand shares that content “just right,” it can spark millions of views, inspire trends, and connect the brand with an audience that values authenticity above all else.

Severine Ferrari, founder of Engagement 101, has watched firsthand how the engagement space has evolved in the age of TikTok and Instagram. “First, I would recommend following jewelry and luxury retailers who do a great job at translating viral trends into content that is appropriate for a jeweler.”

What exactly makes engagement content “viral-worthy” for Gen Z? Below are four content pillars, plus insights into this generation’s shopping behavior, that can help jewelers and designers connect more meaningfully.

1. RELATABLE STORYTELLING

Gen Z craves narrative depth. The types of content that resonate include behind-the-scenes clips of a couple designing a custom engagement ring, a jeweler explaining diamond nuances, or the emotional lead-up to a proposal. For example, the viral TikTok trend featuring “POV: He’s about to propose, but I don’t know yet” blends suspense, humor, and heart—the perfect ingredients for shareable content.

Ferrari notes that for jewelry designers, “authenticity is key, so they need to find their unique voice while sharing their work and their knowledge—this is how they become viral.” Be sure to highlight the “why” behind design choices. Was it inspired by a couple’s first date or a shared passion? These personal touches are compelling and drive engagement.

During a panel at the Converge conference, Gen Z retailer panelists shared some key insights on the shopping behaviors of the pre-engaged younger customer:

- Shopping as a couple: Gen Z often shops together for engagement rings, with both partners.
- Involved in the process: Create content with couples on their engagement journey.
- Well-researched buyers: They come prepared with knowledge before visiting stores. Create content that informs and engages.
- Community connection: Gen Z wants to feel part of a larger community, both online and offline. See No. 3 below.
- Values-driven: Transparency is highly important. See No. 4 below.

2. LOW-FI AUTHENTICITY OVER POLISH

In the sea of curated feeds, Gen Z rewards unpolished, relatable content. TikTok especially thrives on low-fi aesthetics. “People are used to seeing you over and over again at the same spot doing the same thing,” Ferrari explains. “So, find an area that is well-lit



and calm, and that becomes your ‘spot’ for creating content. It could be anything that reflects your brand, including your jeweler’s workshop bench.”

The key is not a fancy studio, but consistency, personality, and good audio. Ferrari recommends investing in a wireless microphone: “Clear sound is very important, and big rooms make the sound echo-y or catch surrounding sounds when you are not using a mic.”

3. INTERACTIVE REVEALS & TRENDS

Engagement content goes viral when it feels participatory. Proposal unboxings, sparkle tests in natural light, or “show us your ring” transitions pull audiences in. Savvy jewelers jump on trending audio or meme formats for maximum reach.

Ferrari points to collaboration with younger creators: “It is worth investing in help for Instagram so that the content value is a little better. Gen Z social media content creators can work freelance and help you with strategy and production.”

Trending formats to watch: ring size guessing games, rating celebrity engagement rings, and proposal reaction compilations.

4. VALUES ON DISPLAY

For Gen Z, engagement rings reflect personal values, not just style. Viral posts often spotlight sustainability, recycled metals, or ethical sourcing. Designers and custom ring makers can connect with this generation’s priorities by being transparent about sourcing, or by explaining why a couple chose a particular stone.

Ferrari adds that capitalizing on moments like Taylor Swift’s engagement or other pop culture events generates buzz because it taps into broader conversations that Gen Z already cares about.

Ultimately, viral-worthy engagement content for Gen Z is about human nature and the joy of capturing a memorable moment. Good storytelling works best. Jewelers can share bench work, designers can explain creative inspiration, or customers can post candid proposal clips. Always ask couples to tag your brand when they share their proposals, so you can amplify the joy (with permission).

As Ferrari puts it: “For jewelry designers and makers, authenticity is key. Find your voice, show up consistently, and let your audience into your world. That’s where the magic lives and where the virality happens.”

Key Takeaways

1. Gen Z views engagement rings as moments worth sharing; jewelry brands that authentically showcase these moments can spark significant reach, shape trends, and build genuine connections.
2. Gen Z couples often shop together, arrive as well-researched buyers, want community connection, and expect transparency—so content should reflect joint decision-making, education, and clear ethics.
3. Gen Z responds to consistent, personable content in a recognizable “spot” with good lighting—more than studio-level gloss. Clear audio (e.g., a wireless mic) is a simple upgrade that matters.
4. Viral engagement content often uses participatory formats: unboxings, sparkle tests in natural light, “show us your ring” transitions, ring-size guessing games, celebrity ring ratings, reaction compilations, and trend audio/memes. Pairing this with values on display (ethical sourcing, recycled metals, sustainability, explaining stone choices) and timely pop-culture hooks can significantly boost relevance and engagement.



TOP TEN EMPLOYMENT POLICIES FOR FAMILY BUSINESSES

TODD FELDMAN, CFP[®], CExP[™] AND PATRICK CARROLL, CFP[®], CExP[™], MERIT FINANCIAL ADVISORS

Bringing family members into a business can sow seeds of contention that negatively affect both work and family life or, if done thoughtfully, create a shared sense of purpose. From experience, we know that addressing common issues before they arise is (1) far easier than scrambling to come up with heat-of-the-moment solutions, and (2) more equitable than when the people involved have vested interests in the outcomes.

In this article, we share ten family employment policies that help position businesses for ongoing success by setting expectations and minimizing misunderstandings, especially when succeeding generations come on board.

1. Purpose

The most common reason for establishing family employment policies is to help the business by creating a healthy work environment for both family and non-family employees.

2. Mission statement

No manual can address every situation that employees could encounter, but by describing your company's values in a mission statement, you give everyone guidance about how to act and make decisions regarding the business, its customers, and employees. Some families include a history of the company and/or explicitly acknowledge that working in the family business is not for everyone.

3. Family member definition

Clarify whether the term "family member" applies only to those related by blood to the founder or if spouses, in-laws, and/or children of second or third spouses are also included.

4. Employment and leadership requirements

Include statements related to eligibility for employment on a part-time, full-time, and seasonal basis. Are there prerequisites for employment or promotion, such as certifications, academic degrees, or experience outside the business?

5. Expectations for family employees

Giving family employees special treatment in the form of salaries, benefits, or perks can destroy morale and drive away top performers who are not members of the family. If your employee code of conduct applies to family members, hold family members accountable.

6. Hiring, promoting, and firing processes

If applicable, state whether family members compete with non-family candidates for open positions. We see many policies explicitly state that all employees—including family members—are subject to the same disciplinary and termination processes.

7. Compensation guidelines

Companies that base the compensation of family members on the fair market value of a position include that information in their policies.



8. Professional development

Some companies—up to a stated limit—will reimburse or pay family members for position-related certifications, continuing education, and/or academic degrees. This benefit may be tied to the successful completion of a course or degree.

9. Chain of command

A family policy can describe who family members report to and who will evaluate their performance.

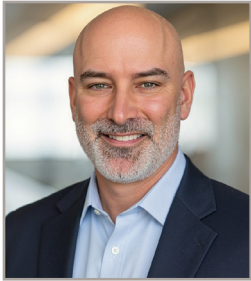
10. Conflict resolution

In the absence of a procedure to raise and resolve issues, family members typically use informal channels to air their grievances. A policy can provide a process for raising concerns, whether that's at family meetings, through an HR department, or through an outside advisor. Taking work conflicts home can be toxic to both a business and a family.

The purpose of a family employment policy is to set up both your business and family for long-term success. These suggestions will get you started, but if you have questions about your situation or want to dive deeper into the topic, please don't hesitate to contact us.

Key Takeaways

1. Proactively setting rules is easier, fairer, and less emotionally charged than making “heat-of-the-moment” decisions once family members have vested interests.
2. A clear purpose (healthy work environment for family and non-family employees) plus a mission statement (values-based guidance when situations aren't covered) helps align decisions and behavior; some families also explicitly note that working in the business isn't for everyone.
3. Policies should clearly state whether “family member” includes only blood relatives or also spouses, in-laws, and children from second/third marriages—because eligibility and expectations depend on this definition.
4. Strong policies specify employment and leadership requirements (education, certifications, outside experience), and set consistent expectations, including hiring, promotion, and termination processes, and market-based compensation, so family members don't receive special treatment that harms morale or drives away top non-family talent.
5. Include professional development support (often reimbursement tied to completion), a clear chain of command (who evaluates whom), and a formal conflict resolution process to prevent workplace disputes from spilling into family life.



YOUR BUSINESS SUCCESSION PLANNING CHECKLIST

TODD FELDMAN, CFP®, CExP™ AND PATRICK CARROLL, CFP®, CExP™, MERIT FINANCIAL ADVISORS

When we first meet business owners in our financial planning practice, we typically find that:

- They've devoted their lives and savings to growing their companies.
- Their business is their most valuable asset, or a highly valuable one.
- They recognize that they can't run their businesses forever.
- They want a fair return on their lives' work.

They just aren't sure how to begin succession planning: the process that takes them from where they are to where they want to be!

Succession planning is complex but need not be overwhelming. In fact, this checklist of actions you can take today will establish a framework for your succession plan.

ACTION 1: Think about what you have.

Unlike assigning values to your personal assets, valuing a business is complicated. First, the type of valuation typically relates to its purpose. For example, a valuation for estate planning purposes differs from one performed to estimate a sale price or in anticipation of a transfer of a business to an internal party (e.g., adult child or key employee). In addition, a preliminary estimate of value is not the same as a comprehensive business valuation performed by a certified valuation analyst.

Ultimately, to have value beyond its fixed assets, your business must be able to operate successfully without you after you leave it.

Does your business have the people and processes in place to succeed without you?

ACTION 2: Imagine what you want for yourself.

Can you describe the life you want to live after you leave your business? Have you calculated the proceeds you want—or need—from your ownership interest to live the life you desire?

ACTION 3: Figure out what you want for your business and employees.

Do you want your business to remain in your community and/or under family control? Do you want to reward longtime employees when you experience a liquidity event?

ACTION 4: Picture your ideal successor.

What type of successor are you willing to consider: one or several employees, family member(s), business partner(s), competitor, or outside third party?

ACTION 5: Protect your family and your business.

You've worked hard to build the value of your business, but have you created a moat to protect it? Well-constructed business



continuity agreements can protect businesses if owners or key employees die or become incapacitated. Additionally, these agreements can provide an owner's family with the same level of financial security they would have enjoyed had the business been transferred to a successor as the owner planned.

If you or a key employee dies or becomes disabled before a successor assumes ownership, will your business continue and your family remain financially secure?

To most effectively protect owners' families and businesses, business continuity agreements and estate plans should complement each other. If they do not, a family may not reap the benefits from an owner's life's work.

We encourage you to act today to protect yourself, your business, and your family.

Key Takeaways

1. Owners often have most of their wealth tied up in the business, want a fair return, and recognize they can't run it forever, yet feel stuck at the starting line.
2. Business valuation is purpose-specific (estate planning vs. sale vs. internal transfer), and a rough estimate isn't the same as a formal valuation. A key driver of transferable value is whether the business can operate successfully without the owner, supported by capable people and repeatable processes.
3. Succession planning should be guided by the owner's desired post-business lifestyle and the proceeds needed from the ownership interest to fund that life.
4. Your business succession plan should reflect priorities like keeping the business in the community, maintaining family control, and/or rewarding longtime employees in a liquidity event.
5. Potential successors may include employees, family, partners, competitors, or third parties. Regardless of the path, business continuity agreements (planning regarding death, disability, or incapacity) and aligning them with the estate plan are important for the business to continue and the family to remain financially secure if the unexpected occurs.



GIA®

This article is adapted from the 2025 Converge Report that was published in the Winter 2025 issue of *Gems & Gemology*, The Quarterly Journal of the Gemological Institute of America.

This is a summary of the presentation “Colored Stone Treatments in the Twenty-First Century: A Review and Current State of Research” by Dr. Aaron Palke, GIA, Carlsbad.

COLORED STONE TREATMENTS IN THE TWENTY-FIRST CENTURY: A REVIEW AND CURRENT STATE OF RESEARCH

GIA

A major focus of gemological research is always to improve a laboratory’s ability to detect gems accurately and efficiently that are artificially treated to enhance their appearance. As our knowledge grows, laboratories focus on treatments that are increasingly difficult to detect, such as low-temperature heat treatment, chromophore diffusion, and artificial irradiation.

Treatments are not inherently bad, but rather are crucial for miners and the industry because most gems need treatment to be marketable. Similarly, treatments do not decrease gem value because gemstones that require enhancement typically have little worth otherwise. According to Dr. Palke, “Big, clean, untreated gems make you rich... treated gems pay the bills!”

Gem enhancement is not new: ancient treatments included dyeing and quench-crackling, foil backs, boiling amber in oil, and low-temperature heat treatment of sapphire. By the twentieth century, treaters employed sophisticated furnaces with precise temperature and atmosphere control, radiation, and advanced clarity enhancements such as resins and epoxies for emerald and flux and glass fillings for ruby.

Gem treatment in the twenty-first century centered on modifications to established treatments—“new recipes”—and extending existing enhancements to different types of gems, including lattice diffusion, low-temperature heat treatment, irradiation of pink sapphire, and clarity enhancement for non-emerald gemstones. Although lattice diffusion is not a new treatment—titanium-diffused sapphire appeared in the 1970s to ‘80s—treaters experimented with introducing other chromophores into gems at high temperatures. Gemological laboratories saw an unusual influx of padparadscha-colored sapphires in the early 2000s and quickly determined that their color was due to beryllium diffusion.

Gem labs also encountered lattice-diffused spinel (first treated with cobalt, then with nickel) and copper-diffused feldspar. Early production beryllium-diffused sapphire and ruby usually had a thin diffusion rim, as beryllium did not diffuse too far into the stone, but treaters soon found the right techniques to diffuse beryllium all the way through. Beryllium treatment usually adds orange, but can also take away blue color. Inclusions in treated stones are often heavily altered, but in general, this is associated with high-temperature heated sapphires.

Key Takeaways

1. Research aims to help labs identify gems accurately and efficiently, especially treatments that have become harder to detect (e.g., low-temperature heat treatment, chromophore diffusion, and artificial irradiation).
2. Most gems require enhancement to become marketable, and treatments typically don’t reduce gem value because untreated stones that need treatment often have little commercial worth otherwise.
3. Ancient gem enhancement practices included dyeing, quench-crackling, foil backs, and oil-boiling amber; by the 20th century, precision furnaces, radiation, and sophisticated clarity enhancements (resins or epoxies for emeralds, glass or flux fillings for rubies) were common.
4. Twenty-first-century advances include modifying established techniques—such as lattice diffusion and low-temperature heat—plus applying irradiation (e.g., pink sapphire) and clarity enhancement to non-emerald gemstones.



5. Beryllium diffusion in sapphire or ruby often adds orange and sometimes reduces blue. Gem treaters have learned to diffuse beyond early “thin rim” cases into full-depth diffusion. Lattice-diffused spinel (initially diffused with cobalt, then with nickel) and copper-diffused feldspar show how diffusion methods diversify across materials.

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This is a summary of the presentation "Lithospheric Diamonds and Their Mineral Inclusions: A Glimpse into the Ancient Earth's Mantle" by Dr. Mei Yan Lai, GIA, Carlsbad.

LITHOSPHERIC DIAMONDS AND THEIR MINERAL INCLUSIONS: A GLIMPSE INTO THE ANCIENT EARTH'S MANTLE

GIA

Kimberlite and lamproite eruptions sample Earth's mantle to bring diamonds to the surface. The extreme hardness and chemical inertness of diamond enable it to serve as a probe into the composition of Earth's mantle and as a recorder of geotectonic history spanning millions to billions of years. Approximately 99% of recovered diamonds form in the sub-cratonic lithospheric mantle at depths of 140-200 km. While these depths cannot be directly sampled by any physical method, mantle rocks and, occasionally, diamonds have erupted to the surface by deep-seated kimberlite volcanism.

The two mantle rocks for lithospheric diamond formation are peridotite (primarily made of olivine, enstatite, and chrome diopside, along with accessory minerals such as spinel, garnet, and sulfides) and eclogite (mostly garnet and omphacite with accessory minerals such as kyanite, coesite, rutile, corundum, and sulfides). Diamonds can be monocrystalline, fibrous, or polycrystalline. Monocrystalline diamonds typically display octahedral shapes, but can be cubic, twinned (e.g., macles), or irregular in shape. Diamond crystals can also undergo dissolution, transitioning from octahedral to dodecahedral forms, depending on the extent of resorption. Surface features, including trigons or tetragons, hillocks, deformation lines, or hexagons, are signs of dissolution and may be preserved on the girdles of polished diamonds.

Mineral inclusions in diamond are signatures of the mantle rocks from which they grew and can be identified by Raman spectroscopy. Characteristic inclusions of peridotitic diamonds are purple garnet, bright green chrome diopside, colorless enstatite, olivine, and dark red chromite. Eclogitic diamonds might contain orange garnets (figure 8), grayish-green omphacites, colorless coesite, brownish-orange rutile, or blue kyanite.

Scientists employ a technique called chemical geothermobarometry to estimate the pressure and temperature conditions of the mantle. They analyze the chemical composition of pairs of coexisting mineral inclusions, such as garnet and olivine in peridotitic diamonds or garnet and omphacite in eclogitic ones. Iron and magnesium partition themselves between these minerals in a way that is highly dependent on temperature. After measuring each mineral's iron-magnesium ratio, scientists use experimentally derived equations to calculate the formation temperature.

The eruption ages of diamond-bearing kimberlites and lamproites range from around 20 million to 1 billion years. Scientists use radioactive decay systems to infer diamond age. Unfortunately, the half-life of carbon-14 is too short and cannot be used for objects older than 57,000 years. Radioactive decay systems with longer half-lives are used instead (41 billion years for rhenium-osmium in sulfide minerals and 106 billion years for samarium-neodymium in garnets and clinopyroxene). Natural diamonds can be placed in context with Earth's 4.56-billion-year timeline. Peridotitic diamonds from Canada's Ekati mine (3.5 billion years old) and eclogitic ones from Botswana's Jwaneng mine (2.9 billion years old) bracket the onset of plate tectonics (about 3 billion years ago).

Natural diamonds are among the oldest and most remarkable objects to wear and long predate the extinction of the dinosaurs (65 million years ago) and the advent of our own species, Homo sapiens, a mere 300,000 years ago.

Key Takeaways

1. Kimberlite and lamproite volcanism can transport diamonds from the mantle to the surface, and a diamond's hardness/chemical inertness helps preserve evidence of mantle composition and geologic history over millions to billions of years.



2. About 99% of recovered diamonds originate in the 140-200 km depth range, which is otherwise inaccessible to direct sampling, making erupted diamonds and mantle xenoliths especially valuable.
3. Peridotite is dominated by olivine and pyroxenes with accessory spinel, garnet, and sulfides. Eclogite is dominated by garnet and omphacite with accessory kyanite, coesite, rutile, corundum, and sulfides.
4. Diamonds can be mono-, fibrous, or polycrystalline; monocrystalline forms are often octahedral but can become more dodecahedral as they dissolve or resorb. Features like trigons or tetragons, hillocks, deformation lines, and others can preserve evidence of these processes (sometimes visible at polished girdles).
5. Inclusions (identified, e.g., by Raman spectroscopy) indicate origin: peridotitic diamonds commonly contain purple garnet, chrome diopside, enstatite, olivine, chromite; eclogitic diamonds may contain orange garnet, omphacite, coesite, rutile, kyanite. These inclusions can be used to estimate age dating, formation pressures, and temperatures because of their long half-life systems and geothermobarometry.

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This is a summary of the presentation “Rare and Radiant: The Science and Beauty of Fancy-Color Diamonds” by Dr. Sally Eaton-Magaña, GIA, Carlsbad.

RARE AND RADIANT: THE SCIENCE AND BEAUTY OF FANCY-COLOR DIAMONDS

GIA

Let's explore the rainbow of natural diamonds and their varied causes of color, highlighting some of the most rare and magnificent diamonds that GIA has evaluated. Every natural diamond has a unique story of its creation written into its atomic-scale defects and inclusions. Most receive the ingredients for color within the earth as they form. Impurities of nitrogen, boron, nickel, and hydrogen produce yellow, yellowish-green, violet, and blue colors, while abundant tiny inclusions create black or white colors. Once they reach the Earth's surface, diamonds can be exposed to radioactive minerals that might color them green or blue. By contrast, the majority of natural pink diamonds colored by the 550 nm absorption band derive their color from the geologic forces of mountain-building events deep within the Earth.

Natural yellow diamonds are the most common fancy colors, while pure orange diamonds are among the rarest. Both are colored by atomic-level structural defects associated with nitrogen impurities. Four groups of defects cause color in nearly all yellow and orange diamonds: cape defects (N3 and associated absorptions), isolated nitrogen defects, the 480 nm visible absorption band, and H3 defects. Some of the spectacular yellow to orange diamonds seen at GIA include the 30.54 ct Arctic Sun, the 128.54 ct Tiffany Yellow, and the 5.54 ct Fancy Vivid orange Pumpkin.

Natural blue diamonds are among the rarest and most valuable gems, and many come from very specific mines: South Africa's Cullinan and Australia's Argyle. While boron impurities are often associated with blue color, some blue and gray to violet colors also originate from simple structural defects produced by radiation exposure or from more complex defects involving hydrogen. Examples of remarkable blue diamonds include the 45.52 ct Hope, the 31.06 ct Wittelsbach-Graff, the 15.10 ct De Beers Blue, and the 20.46 ct Okavango Blue.

There are four major causes of color for green diamonds. Radiation exposure is the most common and can create vivid pure green colors. Some yellow-green diamonds owe their bodycolor to the combination of the H3 defect and green fluorescence, or to hydrogen- or nickel-related defects. Among the most famous green diamonds are the 41 ct Dresden Green, the 5.51 ct Ocean Dream, and the 5.03 ct Fancy Vivid green Aurora Green.

There are two primary causes of color for pink to red diamonds. The so-called “Golconda” pinks get their color from nitrogen vacancy centers, while the overwhelming majority of natural pink diamonds (about 99.5%) get theirs from an absorption band centered at 550 nm. This absorption band is created when the diamond experiences stresses at high pressure and temperature and plastically deforms, typically due to mountain-building events. The 34.65 ct Fancy Intense pink Princie, the 11.15 ct Fancy Vivid pink Williamson Pink Star, the 5.11 ct Moussaieff Red, and the 2.33 ct Winston Red are examples of famous pink to red natural diamonds GIA has examined over recent years.

Key Takeaways

1. A diamond's color is largely determined by impurities (e.g., nitrogen, boron, nickel, hydrogen), structural defects in the crystal lattice, and/or abundant minute inclusions (which can create black or white appearances).
2. Many diamonds acquire color during formation in the earth, but some are colored later—e.g., exposure to radioactive minerals after reaching the surface can produce green (and sometimes blue) coloration.
3. Yellow is the most common fancy color; pure orange is among the rarest—both tied mainly to nitrogen-related defects. There are



four defect groups responsible for most yellow/orange diamonds: cape defects (N3 and related absorptions); isolated nitrogen; the 480 nm absorption band; and H3 defects. Some famous examples include the Tiffany Yellow and Pumpkin diamonds.

4. While boron is a key cause of blue, some blue/gray-to-violet colors can also arise from radiation-produced structural defects or more complex hydrogen-related defects; notable stones include the Hope and Wittelsbach-Graff.
5. Pink-to-red diamonds have two main causes: rarer “Golconda” pinks are due to nitrogen vacancy centers, and the vast majority (~99.5%) are from a 550 nm absorption band created when diamonds deform under intense pressure/temperature during tectonic events, exemplified by stones like the Princie and Moussaieff Red.

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This is a summary of the presentation "The Impact of Fluorescence on the Appearance of Gemstones" by Dr. Christopher M. Breeding, GIA, Carlsbad.

THE IMPACT OF FLUORESCENCE ON THE APPEARANCE OF GEMSTONES

GIA

Fluorescence in minerals has long been a subject of intrigue and fascination. For gemstones, it is sometimes considered a benefit and other times a flaw. Fluorescence can affect the appearance of some gemstones, and thus their values, even in normal lighting conditions.

Fluorescence is defined as the emission of electromagnetic radiation from a substance stimulated by the absorption of incident electromagnetic radiation. The emission persists only as long as the stimulating radiation is continued. Phosphorescence is any emission that continues after the stimulating radiation is stopped. In gemology and mineralogy, fluorescence is commonly associated with excitation by an ultraviolet (UV) light source. Gemologists use a number of specific wavelengths of UV light, including longwave at 365 nm, shortwave at 254 nm, and deep-UV (<230 nm, as used by the DiamondView device). Any wavelength of light, including visible light, can induce fluorescence.

Rubies from Myanmar's (formerly Burma's) Mogok region owe their vibrant red hues to a combination of absorption and fluorescence, both caused by chromium atoms in their structure. Connoisseurs consider them among the finest available. The trade values strongly fluorescent "Pigeon's Blood" Burmese rubies, and the most exceptional stones have sold for more than \$1 million (U.S.) per carat. Rubies with high iron levels have weak fluorescence, and the trade tends to value them less highly. Research at GIA using filters that allow only chromium fluorescence to pass through shows that the impact of fluorescence on a ruby's red color may be overstated.

Conversely, the trade applies discounts of 10% to 30% to colorless or near-colorless diamonds with strong or very strong fluorescence. A common trade perception is that D-G color diamonds with strong fluorescence sometimes exhibit a noticeable luminescence, which can give a diamond a "hazy" appearance. As a result, many near-colorless diamonds sell at a discount simply because they have strong blue fluorescence. Observations at GIA among high-clarity, D-G color, highly fluorescent diamonds demonstrate that facet junctions remain clear and crisp under UV lighting. On the other hand, the hazy or cloudy appearance in fluorescent diamonds intensifies under UV. Strong blue fluorescence does not cause a diamond to appear hazy on its own, but it may increase the haziness of a stone with light scattering structural defects or inclusions.

Experiments using a technique called modulation transfer function (MTF), which measures an optical system's ability to transfer contrast from an object to an image, allow us to evaluate and quantify haziness in diamonds. GIA will add comments to grading reports for many fluorescent diamonds beginning in late 2025. Additionally, pearls can be treated with blue-fluorescing optical brighteners to enhance their appearance.

In conclusion, perceptions about gemstone fluorescence and appearance, even deeply rooted ideas, are not always reality.

Key Takeaways

1. Fluorescence is light emitted only while a material is being excited by incoming radiation; phosphorescence continues after the excitation stops. In gemology, it's most often tested with UV light (longwave 365 nm, shortwave 254 nm, deep-UV <230 nm), though visible light can also induce fluorescence.
2. Top Mogok (Myanmar) rubies are prized for vivid red color driven by chromium-related absorption plus chromium-related fluorescence. Strongly fluorescent "Pigeon's Blood" rubies can command extreme prices (reported over \$1M per carat for exceptional stones).



3. Rubies with higher iron show weaker fluorescence, and the trade generally values them less compared with strongly fluorescent, chromium-dominant stones.
4. GIA research using filters that isolate chromium fluorescence suggests the contribution of fluorescence to ruby's red appearance may be less than commonly believed—a reminder that market narratives don't always match measured effects.
5. The trade often discounts 10%–30% for D–G near-colorless diamonds with strong/very strong fluorescence, due to a perception of a “hazy” look. GIA observations indicate strong blue fluorescence alone doesn't create haze; instead, it can accentuate haziness when light-scattering defects or inclusions are present. GIA uses tools like MTF (modulation transfer function) to quantify haziness and plans to add report comments for many fluorescent diamonds starting in late 2025.

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APPLYING AGS STANDARDS, ASSUMPTIONS, LIMITING CONDITIONS, AND EXTRAORDINARY ASSUMPTIONS

MIKE WEST, ACGA, R.F. MOELLER JEWELER

Jewelry appraisers encounter a wide variety of assignments, many of which allow us to directly observe, measure, and analyze the item in front of us. However, there are assignments where we cannot study the item, and available information is limited, incomplete, or dependent on conditions outside of our control. In these situations, we must clearly address the conditions under which we develop our identification and value opinions. The AGS Appraisal and Report Standards address contingent and limiting conditions and our assumptions as a part of everyday appraisal practice, requiring that they be clearly stated and properly disclosed.

Limiting conditions—conditions that restrict the scope of the appraisal, the extent of examination, or the certainty of conclusions—require the appraiser to disclose the resulting limitations and their impact on the reliability of the report. They usually result in common assumptions such as estimating diamond weights by formula, grading color and clarity in mounted stones, and relying on makers' marks or metal purity stamps, where full verification would require destructive testing.

Uniform Standards for Personal Appraisal Practice (USPAP®) defines an extraordinary assumption as an assignment-specific assumption regarding uncertain information that, if found to be false, could alter the appraiser's opinions or conclusions. It is important that these assumptions are reasonable and clearly disclosed within the report.

As with any appraisal, the following case study assignments required identifying an intended user, third parties who may rely on the report, an assigned use, and an effective date to establish the framework in which I developed and applied my opinions. What changed was how to address the limitations and assumptions of each assignment and communicate them within the report.

Case Study 1: Limited Information and Reliance on External Evidence

A client suffered a loss due to theft and needed to know the value of the items for the effective date of the day of the theft. I was presented with two remaining pieces from what had once been an extensive sterling flatware service. Many sterling silver hollowware items, such as coffee and tea services and decorative items, were also missing. The primary source of information was a client-provided, decade-old photograph showing the service in use. Additional information was discovered during an in-person interview.

I examined the available pieces to acquire information such as patterns, manufacturers, weight, and other details, which established a foundation for the description of the missing items. The photograph offered insight into the approximate size and composition of the original service and the approximate number of items, but it could not provide the same level of detail or item count as direct observation.

The absence of the full service, reliance on photographic evidence, and lack of a complete inventory all affected the scope of the assignment and were noted as limiting conditions. Extraordinary assumptions regarding the number and types of pieces originally included had to be reasonable and clearly disclosed, along with the basis for identification decisions.

The appraisal report distinguished between what was directly observed, what was supported by available evidence, including the client interview, and what was assumed due to these conditions.



My selection of the appropriate value definition reflected these conditions and was dependent on the intended and assigned use of the appraisal. The goal of the assignment was not to recreate the original service with certainty, but to develop a well-supported opinion based on the available information.

Case Study 2: Extraordinary Assumptions in the Absence of Complete Data

In another assignment, a client provided a ring mounting with a damaged crown missing its center diamond and an illegible, faded receipt for documentation. The mounting and crown, along with an interview with the owner and some fuzzy photographs, became the primary sources of information. The assignment was to determine the condition and value immediately prior to the loss of the center diamond and damage to the ring.

By examining the seat, prongs, and overall construction, it was possible to estimate the most likely approximate size range of the missing diamond. Extraordinary assumptions were required to arrive at the carat weight range, clarity, and color of the missing stone. Assigning an exact carat weight or precise quality grade without support would not have been appropriate, and could have misled the intended user. A more appropriate approach was to define a probable range of characteristics and clearly state the extent of the extraordinary assumptions being made.

The Impact of Conditions on the Assignments

Both assignments highlighted how limiting conditions and extraordinary assumptions affected the appraisal process. These conditions influenced not only how the information was gathered, but also how it was interpreted and reported. They defined the boundaries of the assignment and shaped the level of certainty that could be applied to the conclusions. The purpose: intended and assigned use of the appraisal, whether for insurance, estate, or another use, influenced how these conditions were applied and how the value conclusions were developed.

The Role of Disclosure

The AGS Appraisal and Report Standards and USPAP® require that all assumptions, limiting conditions, and extraordinary assumptions be clearly stated within the appraisal report. These elements should be identified and explained in a way that allows the intended user and third parties to understand their impact on the assignment. Clear and organized reporting helps the intended user understand both the strengths and the limitations of the assignment and adds credibility to the report. The ability to distinguish between what is known, what is supported, and what is uncertain is essential to producing a credible appraisal.

Key Takeaways

1. When an item can't be fully examined, or information is incomplete (e.g., missing pieces, relying on photographs), it must be explained how those limits restrict the appraisal scope and affect confidence in the conclusions.
2. Under USPAP®, an extraordinary assumption is assignment-specific and depends on information that may be wrong. If that assumption proves false, the value or opinion could change—so it must be reasonable and explicitly stated.
3. Credible reporting requires distinguishing what you directly observed, what is supported by evidence (like interviews or photos), and what is inferred through assumptions.
4. When direct observation is not possible, an appraiser should avoid unsupported precision (like exact carat/grade) and instead estimate likely ranges—showing appropriate restraint to prevent misleading conclusions.
5. The borders of the assignment (and how certainty is expressed) depend on why the appraisal is being done—insurance, estate, or another purpose. This directly influences how assumptions and limiting conditions are applied and communicated.



APPRAISING COLORED STONE PIECES: DON'T SKIMP ON THE DETAILS!

JOEL HASSLER, ACGA, VON HASLE JEWELERS

One of the key roles of an appraiser is to describe the physical properties and qualities of the items being appraised. If we look at the AGS Appraisal and Report Standards, several standards are outlined, including:

“To permit positive identification and to prevent misapplication of the report, all items require adequate description. Descriptions include an analysis and description of relevant components.”

“Avoid authoring or providing a report on any gem whose value is significantly dependent upon the cutting grades or qualities without indicating the cutting quality in the report.”

“Avoid adding any irrelevant data, unwarranted opinions, or placing an improper emphasis on any relevant facts for the purpose of aiding a client in accomplishing the client’s objective.”

If we look at the Uniform Standards for Professional Appraisal Practice (USPAP®) for further guidance, it states in Standard 7, one of the two standards pertaining to Personal Property:

STANDARD 7: PERSONAL PROPERTY APPRAISAL, DEVELOPMENT

- e. *identify, from sources the appraiser reasonably believes to be reliable, the characteristics of the property that are relevant to the type and definition of value and intended use of the appraisal, including:*
- i. *sufficient characteristics to establish the identity of the item, including the method of identification;*
 - ii. *sufficient characteristics to establish the relative quality of the item (and its component parts, where applicable) within its type;*
 - iii. *all other physical and economic characteristics with a material effect on value.*

One area where we often see a lack of descriptions is on colored stone pieces. We can all agree that a 2.5 mm round amethyst in a mother’s ring doesn’t require the same level of description that a 2 ct oval blue sapphire in a fashion ring would demand.

The AGS standards do not require the use of a specific set of color grading systems. You should, however, decide on one and become familiar with it. Gemworld’s “World of Color,” GemDialogue®, Gemewizard®, and the GIA grades we learn as Graduate Gemologists® are all viable options.

The most important aspect of any grading terms used in your report is that the definitions and details of those terms are included in your report, or at a minimum, are available to be researched. You also should not use generic terms or unqualified superlatives such as “fine green color,” “the best shade of blue,” or similar.

In addition to the actual color, describe any inconsistencies in the color as well. Is there windowing or extinction? Is the color more concentrated in one part of the stone?

If the gemstone exhibits a phenomenon such as asterism or chatoyancy, describing it is also important. Are the legs of the star straight? How close to the edge of the stone do they reach? Are they sharp and well-defined or fuzzy?



Suppression or embellishment of any details about a stone can affect your value conclusion, as well as potentially mislead the user of the document and diminish its reliability.

While color is usually most important, the quality of the stone's cut should not be left out or ignored. A safe rule of thumb is that if the quality of the cut influences the weight-estimation calculations due to a thick girdle, bulging pavilion, etc., it is worth noting in the report. The softer nature of many colored stones will often lead to wear and tear, such as nicks, abrasions, and scratches that should be noted as well (along with the location on the stone).

While it might not influence your value conclusion, it is important to note the current condition, as it might be used later to determine a casualty loss or damage that occurred after your inspection.

The more detail you provide in an appraisal, the more detailed the replacement will be for your client should the item need to be replaced. Not only that, but it also gives you yet another point of differentiation to show your professionalism over the "cheaper guy down the road," whose appraisal will almost certainly be lacking in detail.

Key Takeaways

1. Both AGS guidelines and USPAP® Standard 7 emphasize describing characteristics that establish the item's identity (including how it was identified), its relative quality within its type, and any other physical or economic factors that materially affect value.
2. Colored stone pieces are frequently under-described—and the needed detail should scale with importance. A tiny accent stone (e.g., a 2.5 mm amethyst) may warrant minimal description, while a major center stone (e.g., a 2 ct sapphire) demands much more complete documentation because the value impact is far greater.
3. Use a consistent color grading system—and define your terms. AGS doesn't mandate one color system, but the appraiser should pick one and ensure the report includes definitions or at least points to definitions that can be researched.
4. Avoid being vague; describe color and optical issues precisely. Don't use unqualified superlatives like "fine green" or "best blue." Instead, document color nuances and issues such as windowing, extinction, uneven color concentration (zoning), and any important phenomena like asterism or chatoyancy (including qualitative aspects like sharpness and reach of the star/eye).
5. Cut quality should be noted, especially when it impacts weight estimation (thick girdle, bulging pavilion, etc.). Condition issues common in softer colored stones—nicks, abrasions, scratches, and their locations—should be recorded; even if they don't change the value conclusion today, they can matter later for damage/casualty comparisons and improve replacement accuracy and professional credibility.



APPRAISING DIAMOND PIECES: THE BIGGER IT IS, THE MORE YOU SHOULD SAY!

JOEL HASSLER, ACGA, VON HASLE JEWELERS

A professionally-written appraisal should include a detailed description of the item being appraised. When the appraiser determines that the item's value will be more significant, the level of detail in that description should also be more thorough. The cut of a diamond is arguably the most important factor for its beauty and light performance. However, details about the cut are often overlooked or omitted.

The AGS Appraisal and Report Standards clearly state:

“Avoid authoring or providing a report on any gem whose value is significantly dependent upon the cutting grades or qualities without indicating the cutting quality in the report.”

Let's look at the Uniform Standards for Professional Appraisal Practice (USPAP®) for further guidance. Standard 7 (one of two standards pertaining to personal property) states:

STANDARD 7: PERSONAL PROPERTY APPRAISAL, DEVELOPMENT

- e. *identify, from sources the appraiser reasonably believes to be reliable, the characteristics of the property that are relevant to the type and definition of value and intended use of the appraisal, including:*
 - i. *sufficient characteristics to establish the identity of the item, including the method of identification;*
 - ii. *sufficient characteristics to establish the relative quality of the item (and its component parts, where applicable) within its type;*
 - iii. *all other physical and economic characteristics with a material effect on value.*

The level of detail that should be included when describing larger, more significant diamonds (especially those over one carat) should, at a minimum, include:

1. **Measurements** (length, width, depth)
2. **Weight** (Was it weighed directly or by formula due to mounting?)
3. **Clarity**
4. **Color**
5. **Cut Grade** (What system was used, and is it described/explained in your report?)
6. **Fluorescence** (strength and hue)
7. **Polish and Symmetry**
8. **Treatments** (laser drilling, fracture filling, irradiation, etc.)

As the diamond gets even larger, table size, crown angle, and culet size are other things that can and should be listed. In addition, while not required in the AGS standards, a plot is strongly suggested. With the increases in technology and the ability built into many of the more popular appraisal preparation software programs, it's easier than ever and certainly a good way to demonstrate your increased level of professionalism.

Suppression or embellishment of any of the details, particularly when you look at abrasions, nicks, and other polish/symmetry/finish



features about a diamond, can affect your value conclusion. It can also potentially mislead the user of the report, and may even lead to future issues for your client if it is discovered that you suppressed any details.

The more detail you provide in an appraisal, the more detailed the replacement will be for your client should the item need to be replaced. Not only that, but it also gives you yet another point of differentiation to show your professionalism over the “cheaper guy down the road,” whose appraisal will almost certainly be lacking in detail.

Key Takeaways

1. Cut is arguably the most important factor affecting a diamond’s beauty and light performance, yet it’s often overlooked in appraisal descriptions. This is especially problematic when value is strongly tied to cutting quality.
2. The AGS Appraisal and Report Standards warn appraisers not to issue a report on a gem whose value depends on cutting quality without indicating that cutting quality in the report.
3. USPAP® Standard 7 (Personal Property Appraisal, Development) requires appraisers to document:
 - Characteristics sufficient to identify the item (and method of identification),
 - Characteristics sufficient to establish relative quality within its type, and
 - Other physical/economic factors with a material effect on value.
4. For significant diamonds, especially over one carat, a minimum set of details should be included: measurements, weight method (direct vs formula due to mounting), clarity, color, cut grade (with the grading system explained), fluorescence (strength and hue), polish/symmetry, and treatments (e.g., laser drilling, fracture filling, irradiation). For even larger stones, table size, crown angle, and culet size may also be appropriate.
5. Suppressing or embellishing details—especially about finish issues like abrasions, nicks, polish/symmetry—can change the value conclusion and potentially mislead report users. More detailed appraisals also enable more accurate replacements for clients and differentiate the appraiser’s professionalism from low-detail appraisals that often cost less.



PREPARING AN APPRAISAL FOR DONATED ITEMS

JOEL HASSLER, ACGA, VON HASLE JEWELERS

For this article regarding the appraisal of donated items, we are going to make some critical assumptions:

1. You are taking on the role of the appraiser, and your client has arrived at the decision to donate their items on their own.
2. Your client has had the appropriate conversations with their tax professional or financial advisor and requires your appraisal services.

We are making these assumptions because you have to keep your hats separate and not give tax or legal advice when you are not properly trained. If it were to be proved later that you acted in an advisory role as well as an appraiser, there may be some complications and possible penalties.

Doing this type of appraisal for donated items requires some additional learning and experience, and a confident understanding of IRS rules and documents (e.g. Publication 561, Form 8283). It is suggested that anyone performing this type of appraisal assignment stay on top of IRS changes and always have the most current forms and instructions at hand for reference. A report for this type of assignment must be prepared with appraisals that conform in substance and principle to the Uniform Standards for Personal Appraisal Practice (USPAP®) or International Valuation Standards (IVS), per IRS requirements.

The first step in this assignment is to determine if you meet the USPAP® competency rule and meet the IRS definition of a “Qualified Appraiser,” as defined in IRS Publication 561.

A qualified appraiser is an individual with verifiable education and experience in valuing the type of property for which the appraisal is performed.

1. *The individual:*
 - a. *Has earned an appraisal designation from a generally recognized professional appraiser organization, for the type of property being valued; or*
 - b. *Has met certain minimum education requirements and 2 or more years of experience in valuing the type of property being valued. To meet the minimum education requirement, the individual must have successfully completed professional or college-level coursework obtained from:*
 - i. *A professional or college-level educational organization,*
 - ii. *A professional trade or appraiser organization that regularly offers educational programs in valuing the type of property, or*
 - iii. *An employer as part of an employee apprenticeship or education program similar to professional or college-level courses.*
2. *The individual regularly prepares appraisals for which they are paid.*
3. *The individual is not an excluded individual (defined later).*

In addition, the appraiser must make a declaration in the appraisal that, because of their background, experience, education, and



membership in professional associations, they are qualified to make appraisals of the type of property being valued. The appraiser must complete the Declaration of Appraiser section on Form 8283, Section B. More than one appraiser may appraise the property, provided that each complies with the requirements, including signing the qualified appraisal and the Declaration of Appraiser section on Form 8283, Section B.

There are several things that can cause you to be an “Excluded Individual” in the eyes of the IRS. As a retailer, one that is often missed or might surprise you, is that in most cases, if you or your store was the seller of the original item, you would be considered an “Excluded Individual” and not able to perform the appraisal to meet the IRS requirements. It is possible that in the event of a larger collection being donated, you would be allowed to appraise some pieces but not others (i.e., you sold three of the six pieces being donated. You would possibly be a Qualified Appraiser for the items you didn’t sell). There are other situations when someone may be considered an excluded individual. Please reference Publication 561 for a full list of these situations.

This type of report requires you to determine the Fair Market Value of the item on the date of the contribution. An appraisal report for a donated item cannot have an effective date of more than 60 days before the donation. The condition is also something to be considered. A damaged or worn item may have a lower Fair Market Value than one that is newly refinished or repaired. And the Fair Market Value of an item does not consider what it **might** be worth if it were in better condition, but the exact condition and utility as of the date of the report.

This is a situation where the dates of your report may not all match. The date of inspection, the date of the report, and the effect date of value will most likely be different.

If the Fair Market Value of the item exceeds \$5,000, you, as the Qualified Appraiser, must sign the taxpayer’s Form 8283, Section B, part IV, labeled “Declaration of Appraiser.” While your report is traditionally not attached to the tax return, Form 8283 is, and the taxpayer keeps your appraisal as proof in the event of an audit or needing to supply more supporting documentation.

It is also important to understand the potential penalties (as outlined in Publication 561) an appraiser may be subject to if the report is prepared incorrectly. In addition to penalties from the IRS, the appraiser may also be subject to a civil penalty for aiding and abetting. This is why completing the necessary research and meeting the proper qualifications before accepting a donated item appraisal is so important.

Key Takeaways

1. Keep the “appraiser hat” separate from any advisory role, since acting in an advisory capacity (without the right credentials) could lead to complications or penalties.
2. A “Qualified Appraiser” under IRS rules must have verifiable education/experience for that property type (e.g., an appraisal designation, or minimum coursework plus 2+ years valuing that type), regularly prepare paid appraisals, and not be an “Excluded Individual.”
3. If you (or your store) were the original seller of the donated item, you’re often considered excluded from IRS-qualified appraising. In larger collections, you may qualify for items you didn’t sell, but not for items you did.
4. The appraisal must determine Fair Market Value on the date of the contribution, and the appraisal’s effective date generally cannot be more than 60 days before the donation. Condition matters—damaged or worn items are valued based on their actual condition, not what they might be worth if improved.
5. If the donated item’s FMV exceeds \$5,000, the Qualified Appraiser must sign the taxpayer’s Form 8283, Section B, Part IV (“Declaration of Appraiser”). Incorrect reports can trigger IRS appraiser penalties and possible civil penalties for aiding/abetting.



TIPS FOR COMPLETING A PROBATE APPRAISAL

RANDALL LIGHTFOOT, CGA, JEA, MAYFLOWER ESTATE BUYERS & CONSULTING

When a client comes into your business and says they need to know what their jewelry is worth, you utilize the discovery process to establish the intended use, effective date, scope of work, and intended users of an appraisal assignment. Once you establish the need for a probate appraisal, it's imperative that the client and their attorney understand how the appraisal process should be conducted because if the appraisal is not developed and reported correctly, there will be consequences down the line.

Probate, as an intended use, includes elements unlike appraisals for insurance replacement or liquidation. As one of several types of estate appraisals, probate is the court's process of validating the will of the decedent, if there is a will—and settling the decedent's estate by addressing debts and taxes and distributing the remaining assets to heirs/ beneficiaries. Simply put, probate is the process of estate settlement.

In addition to the typical required elements included in an appraisal's scope of work, an appraisal rendered for the purposes of probate needs to include the following:

1. Name of the decedent
2. Date of death (effective date) or alternate date within six months after death, if requested, and the value has decreased
3. An opinion of fair market value of the property, excluding any applicable sales tax
4. State (jurisdiction) the appraisal is subject to and their definition of fair market value

The client requesting the appraisal must be identified, as well as the name of the decedent and their date of death. This establishes that the client requesting the appraisal is authorized to act as the personal representative of the estate and that your opinion of fair market value will be based on market research reflecting what that item was worth immediately before the decedent passed away or on the alternate date within six months after death if requested and the value of the estate has decreased—not the day you inspected the property. Your opinion of fair market value is retrospective.

Jurisdiction is crucial, yet often overlooked. You should be aware whether the state that the appraisal is subject to is part of the Uniform Probate Code (UPC) or not. If a state is part of the UPC, then that state adopts the same definition of fair market value as the IRS (see page 9, defined under "Estate Tax of the AGS Appraisal & Report Standard"). If a state is not part of the UPC, then that state may have its own definition of fair market value, which can dictate how you conduct your market research. In either case, you must state which definition of fair market value you are adhering to in the scope of work.

Another factor to consider when rendering an appraisal for probate is the condition of the jewelry items. If you determine that a jewelry piece is undamaged and fit for wear, then your market research will likely reconcile comparable, pre-owned items in similar condition from the secondary retail marketplace. However, if the item is damaged and not fit for wear, the most relevant market to develop your opinion of fair market value is to determine what the broken jewelry piece would yield as scrap (i.e., marketable cash value for what a retail jeweler or like establishment would reasonably pay for the core components of the broken jewelry piece).

If the client and/or attorney challenge your opinion of fair market value, there are a number of ways to navigate this situation. Dig into why the client and/or attorney disagrees with the value by asking them questions related to how they understand jewelry should be valued for probate. Clearly cite the definition of fair market value you use in the appraisal report and explain the logic behind your choice for this appraisal assignment. Clients and attorneys alike usually do not know appraisal methodology like the qualified



appraiser does, so exercise caution when either party challenges your report.

I like to keep the USPAP® Ethics Rule top of mind when I encounter these situations. The Appraisal Foundation has a Podcast called “Appraiser Talk.” Episode 216, “Ethics Rule Overview,” explains the four components of the Ethics Rule. The following points are paraphrased from part of the podcast that relates to this situation:

1. How the appraiser treats people cannot be swayed by the client’s identity or by the parties involved, who benefits or not from the value opinion, or by the outcome the client wants.
2. How the appraiser performs the appraisal assignment must be based on their opinion of value on relevant evidence, methods, and techniques, and not on what the client thinks it should be or an unsupported value opinion.

There are other aspects about developing an appraisal for probate that you should consider, but for the limited scope of this article, I strongly encourage you to reference additional sources, such as Dave Maloney’s *Appraising Personal Property: Principles & Methodology - 10th Edition*.

Key Takeaways

1. Probate is part of court-driven estate settlement and requires the appraisal to be built for that legal context—not for insurance replacement or liquidation.
2. Fair market value for probate is based on what the jewelry was worth immediately before the decedent’s death (or an alternate date within six months if requested and value decreased), not what it’s worth on the inspection date.
3. The scope of work/report should clearly state: name of the decedent, date of death or alternate effective date, the opinion of fair market value (excluding any applicable sales tax), and the jurisdiction the appraisal is subject to—plus the applicant/client identification as the personal representative.
4. Check whether the state is under the Uniform Probate Code (UPC). UPC states typically use an IRS-aligned definition; non-UPC states may define fair market value differently. The scope of work must specify which definition of fair market value you follow in the report.
5. If jewelry is undamaged and fit for wear, market research should reconcile comparable pre-owned retail items. If damaged and not fit for wear, the most relevant approach is to estimate what it would yield as scrap (what a buyer would pay for workable core components).

