



HOW TO DO IT SAFELY

Selling your gold or jewellery?

(NC) Selling gold or jewellery can be a great way to unlock value from items you no longer wear or need. However, the process can be confusing, and if not approached carefully, risky. Here's what you need to know to make safe and informed decisions when selling your precious items.

Where to buy and sell. Gold and jewellery can be sold at various places, including pawn shops, online marketplaces, local gold buyers and specialized retailers. Some things to keep in mind:

- Pawn shops offer quick cash, but often at lower prices.
- Online marketplaces provide direct access to buyers, but carry a higher risk of scams.
- Gold buyers and jewellers are professionals who offer fair market value, but be sure to look for reputable dealers.

The most common mistakes when buying and selling gold or jewellery:

- Accepting the first offer
- Not knowing the current market price of gold
- Dealing with unverified buyers

Always do your research and know the current market value before negotiating.

Verifying buyers and avoiding scams. Safety is extremely important when dealing with valuables. Before doing business with a person or place, verify their credentials. This includes checking for business licences, as well as reading reviews and ratings on trusted platforms. Steer clear of anyone requesting upfront fees—legitimate buyers won't require you to pay for appraisals or shipping before a sale. Arrange meetings in public places or at retail locations, and bring a friend if possible. Finally, ask for a written offer that includes weight, purity and price per gram.

For a safe and straightforward selling experience, consider established retailers, such as Canada Gold, that provide a transparent transaction process and make sure you understand the value of your items before making a decision.

Learn more about buying and selling gold and jewellery at canadagold.ca.



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Benefits of adding precious metals to your retirement portfolio

(NC) As the cost of living continues to rise, so does the importance of building a solid nest egg for retirement. Diversification remains a key strategy for long-term financial stability with precious metals, especially gold and silver, being attractive additions to retirement portfolios.

How to diversify with gold and silver

Adding precious metals to your retirement portfolio can be done in several ways:

Physical bullion: With today's economic uncertainty, bullion (gold and silver bars) is a smart, physical asset that offers direct ownership.

Exchange-traded funds (ETFs): Gold and silver ETFs track the price of the metal and can be easily traded, offering liquidity and convenience.

Mining stocks: Investing in companies that produce precious metals can provide leveraged exposure.

RRSP-eligible products: Some precious metal investments are approved for Registered Retirement Savings Plans (RRSP), allowing for tax-deferred growth.

Gold prices have recently been reaching all-time highs, which could make it a great time to sell. Those looking to sell or buy precious metals should look to an established source, such as Canada Gold, that offers no-obligation appraisals and real-time pricing. Consider starting small and gradually increasing your exposure, ensuring your portfolio remains balanced and aligned with your retirement objectives.

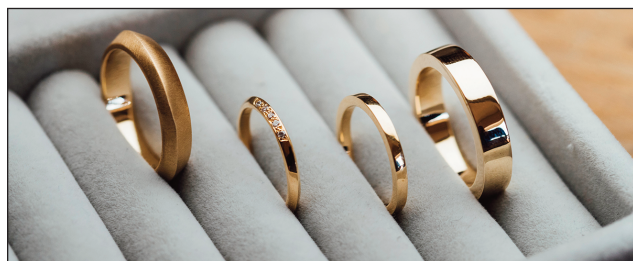
Learn more about the process of buying and selling precious metals at canadagold.ca.

Gold, explained: Karats, colours and more

(NC) Gold has long been cherished for its beauty, rarity and value. But when it comes to choosing gold, terms like karats, colours and purity can be confusing. Here is what you need to know when buying or selling gold items.

Understanding karats and gold purity. Karats (often abbreviated as "K" or "kt") measure the purity of gold. Pure gold is 24 karats, but is soft and not always suitable for jewellery. To improve durability, gold is alloyed with other metals, such as silver, copper or zinc. Common purities include:

- 24K: Pure gold (99.9 per cent with no other metals mixed in), soft and rarely used for jewellery.
- 18K: 75 per cent gold, popular for fine jewellery.
- 14K: 58.3 per cent gold, durable and relatively affordable.
- 10K: 41.7 per cent gold, very robust and often used in North American jewellery.



The value of gold is influenced by its purity (measured in karats), weight, current market price and craftsmanship.

The higher the karat, the more gold the piece contains and generally, the higher its value.

The difference between yellow, white and rose gold. Gold's colour is determined by the types and proportions of metals mixed with it.

Yellow gold is the classic, warm hue that most people associate with gold. It's created by alloying pure gold with metals like copper and silver.

White gold has a silvery appearance due to the addition of metals like palladium or nickel and is often plated with rhodium for extra shine and durability.

Rose gold features a pinkish tint, resulting from a higher concentration of copper in the alloy.

All three types can be found in various karats, affecting both their colour intensity and value.

Determining value. When buying or selling gold, it's important to choose established retailers that offer transparent pricing and expertise. Companies like Canada Gold can provide information on pricing, purities and colours.

The value of gold is influenced by its purity (measured in karats), weight, current market price and craftsmanship. Higher-karat pieces typically command higher prices because they contain more gold. Market rates fluctuate daily, so prices can vary significantly. The design and brand also contribute to the final retail price, especially for intricate or designer pieces. Learn more at canadagold.ca.

Happy Holidays!

May this season bring joy, peace, and love for you and your family.

As always, for assistance with provincial issues, be sure to contact my office.

112-2609 East 49th Ave | (604) 660-2035 |
George.Chow.MLA@leg.bc.ca