

# MOTHER'S DAY GIFT IDEAS

## Keys To Buying Gold And Gemstone Jewelry

(NAPSA)—If you're planning a special gift of gold or gemstone jewelry for Mom, your wife or your sweetheart this Mother's Day, it can help to take some time to learn the terms used in the industry.

Start with the basics. Carats and karats. What's the difference? Simply put, a carat is a unit of weight for gemstones, including diamonds; a karat is a unit for measuring the purity of gold.

### Gold

The higher the karat rating, the higher the proportion of gold in the piece of jewelry. For example, 24 karat (24K) gold has more gold content than 14K gold. But because 24K gold is soft, it's usually mixed with other metals to increase its hardness and durability; 14K jewelry contains 14 parts of gold, mixed in throughout with 10 parts of base metal.

### Gemstones

Gemstones can be naturally mined, laboratory-created or imitation. Stones created in a lab look identical to stones mined from the earth. The big difference is in the cost—laboratory-created stones are less expensive than naturally-mined stones.

If you are purchasing a naturally mined stone, ask if it has been treated. Gemstone treatments—such as heating, dyeing or bleaching—can improve a stone's appearance or durability. Some treatments are permanent; some may create special care requirements. Treatments also may affect the stone's value.

### Diamonds

When you're buying a diamond, consider four criteria, often referred to as "the 4C's"—cut, color, clarity and carat weight. Each factor affects the price.

Cut not only refers to the shape of the diamond, but also to the size, angle, uniformity and polish of the facets.

Color is sometimes "graded" on a scale. However, scales are not uniform: a "D" may be the best color for one scale, but not for another. Make sure you know how a particular scale and grade represents the color of the diamond you're considering.



**Buying jewelry for Mom may be a gem of an idea, but it's a good idea to know exactly what you're buying.**

Clarity refers to the presence or absence of internal flaws, called inclusions, that occur naturally within the stone, or to external blemishes, such as scratches or chips. A diamond can be described as "flawless" only if it has no visible surface cracks or other imperfections when viewed under 10-power magnification by a skilled diamond grader.

Carat weight may be described in decimal or fractional parts of a carat.

### Shopper's Checklist

Once you're ready to buy jewelry, shop around. Compare quality, price and service. If you're not familiar with jewelers in your area, ask family members, friends and co-workers for recommendations. Check sellers' reputations with the Better Business Bureau or the state attorney general's office. You also should:

- Ask for the store's refund and return policy before you buy. When ordering online, keep printouts of the Web pages with details about the transaction, including refund and return policies in case you're not satisfied.

- Check for the appropriate markings on gold jewelry.

- Make sure the jeweler writes on the sales receipt such information as the gemstone's weight or size. Some jewelers also may supply a grading report from a gemological laboratory.

For more information, call the Federal Trade Commission toll-free at 1-877-FTC-HELP and ask for the publication *All That Glitters: How to Buy Jewelry*, or visit [www.ftc.gov](http://www.ftc.gov).