

All That Glitters... How to Buy Jewelry



Buying jewelry can be fun and exciting ... and it can be expensive. Whether you're considering a gift of jewelry for someone special or as a treat for yourself, take some time to learn the terms used in the industry so you can get the best quality and value, regardless of whether you're shopping in a traditional brick-and-mortar store, by catalog or online.

Gold

When used by itself, the word gold means all gold or 24 karat (24K) gold. Because 24K gold is soft, it's usually mixed with other metals to increase its hardness and durability. If a piece of jewelry is not 24 karat gold, the karat quality should accompany any claim that the item is gold.

The karat quality marking tells you what proportion of gold is mixed with the other metals. Fourteen karat (14K) jewelry contains 14 parts of gold, mixed in throughout with 10 parts of base metal. The higher the karat rating, the higher the proportion of gold in the piece of jewelry.

Most jewelry is marked with its karat quality, although marking is not required by law. Near the karat quality mark, you should see the name or the U.S. registered trademark of the company that will stand behind the mark. The trademark may be in the form of a name, a symbol or initials. If you want to buy gold jewelry and you don't see a trademark accompanying a quality mark on a piece, don't buy it. Solid gold refers to an item made of any karat gold where the inside of the item is

not hollow. The proportion of gold in the piece of jewelry still is determined by the karat mark.

Jewelry can be plated with gold in a variety of ways. Gold plate refers to items that are mechanically plated, electroplated or plated with gold to a base metal some other way. Eventually, gold plating wears away, but how soon depends on how often the item is worn and how thick the plating is.

Gold-filled, gold overlay and rolled gold plate describe jewelry that has a layer of at least 10 karat gold mechanically bonded to a base metal. If the item is marked with one of these terms, the term or abbreviation should follow the karat quality of the gold used (for example, 14K Gold Overlay or 12K RGP). If the layer of karat gold is less than 1/20th of the total weight of the item, any marking must state the actual percentage of karat gold, for example, 1/40 14K Gold Overlay.

Gold electroplate describes jewelry that has a layer (at least .175 microns thick) of a minimum of 10 karat gold deposited on a base metal by an electrolytic process. The terms gold flashed or gold washed describe products that have an extremely thin electroplating of gold (less than .175 microns thick). This will wear away more quickly than gold plate, gold-filled or gold electroplate.

Platinum

Platinum usually is mixed with similar metals or non-precious base metals. The value of a platinum piece of jewelry often depends on the percentage of platinum it

contains: the higher the percentage of pure platinum, the higher the value. No platinum jewelry is 100 percent pure platinum. Traditionally, platinum jewelry contained 85 to 95 percent pure platinum alloyed with other precious platinum group metals that include iridium, palladium, ruthenium, rhodium and osmium. In recent years, some platinum pieces have been alloyed with a larger percentage of non-precious base metals like copper and cobalt

Ask your jeweler about the attributes of any piece of platinum jewelry you're considering buying to give you an idea of the piece's quality and value for the cost. Find out if the item is hypoallergenic, durable, lustrous, dense, scratch and tarnish resistant, if it can be resized or repaired and if it retains the precious metal over time. Marketers should tell you if a platinum/base metal alloy item does not have these attributes.

Marketers describe or mark platinum in terms of the percentage of pure platinum in the piece. If an item is marked or described as platinum without any qualification, it has at least 95 percent pure platinum.

Pieces that are 85 percent platinum (850 parts per thousand) contain 15 percent other metals, either precious platinum group metals and/or base metals. Look for the amount of pure platinum and the word "platinum" or an abbreviation for the word. For instance, 850Plat. means an item is 85 percent pure platinum.

For items containing between 50 and 85 percent (850 parts per thousand) pure

platinum combined with other platinum group metals, marketers should state the amount of pure platinum and the amount of other platinum group metals. For example, 800 Pt. 200 Pd. means an item is 80 percent pure platinum, 20 percent palladium.

Platinum jewelry alloyed with 15 to 50 percent non-precious or base metals also may bear a “platinum” label. These platinum/base metal alloys contain from 50 to 85 percent (850 parts per thousand) pure platinum but the total of pure platinum and other platinum group metals is less than 95 percent of the item. For these pieces, marketers should state the amounts of pure platinum and other metals in the piece using the full name of each metal and the percentage of each metal in the piece: No abbreviations or “parts per thousand” should be used in advertising. For example, 75% Platinum 25% Copper means the piece has 75 percent pure platinum and 25 percent copper.

Any item that’s less than 50 percent (500 parts per thousand) pure platinum should not be marked or labeled as “platinum.”

Silver and Other Metals

The words ‘silver’ or ‘sterling silver’ describe a product that contains 92.5 percent silver. Silver products sometimes may be marked 925, which means that 925 parts per thousand are pure silver. Some jewelry described as ‘silverplate’ has a layer of silver bonded to a base metal. ‘Coin silver’ is used for compounds that contain 90 percent silver. According to the law, quality-marked silver also must bear the name or a U.S. registered trademark of the company

or person that will stand behind the mark.

Vermeil, a special type of gold plated product, consists of a base of sterling silver that is coated or plated with gold.

Pewter items may be described and marked as such if they contain at least 90 percent tin.

Gemstones

There are natural gemstones, and there are laboratory-created stones. Laboratory-created stones, which also are referred to as laboratory-grown, [name of manufacturer]-created or synthetic, have the same chemical, physical and visual properties as natural gemstones, but they aren’t as rare and often, are less expensive. By contrast, imitation stones look like natural stones, but may be glass, plastic or less costly stones. Laboratory-created and imitation stones should be clearly identified as such.

Gemstones may be measured by weight, size or both. The basic unit for weighing gemstones is the carat, which is equal to one-fifth of a gram. Carats are divided into 100 units, called points. For example, a half-carat gemstone would weigh .50 carats or 50 points. When gemstones are measured by dimensions, the size is expressed in millimeters (for example, 7x5 millimeters).

Gemstone treatments or enhancements refer to the way some gems are treated to improve their appearance or durability, or even change their color. The effects of some treatments may lessen or change over time and some treated stones may require special care. Some enhancements also

affect the value of a stone when measured against a comparable untreated stone.

A jeweler should tell you whether the gemstone you're looking at has been treated if the treatment isn't permanent; the treated stone requires special care; or the treatment significantly affects the value of the gemstone. Some common treatments and their effects include:

Heating, which can lighten, darken or change the color of some gems, or improve a gemstone's clarity.

Irradiation, which can add color to colored diamonds, certain other gemstones and pearls.

Impregnating some gems with colorless oils, wax or resins, which hides a variety of imperfections to improve the gemstones' clarity and appearance.

Fracture filling, which hides cracks in gems through an injection of colorless plastic or glass into cracks to improve the gemstones' appearance and durability.

Diffusion treatment, which adds color to the surface of colorless gems; the center of the stone remains colorless.

Dyeing, which adds color and improves color uniformity in some gemstones and pearls.

Bleaching, which lightens and whitens some gems, including jade and pearls.

Diamonds

A diamond's value is based on four criteria: color, cut, clarity and carat. The clarity and color of a diamond usually are graded, but scales are not uniform. A diamond

can be described as "flawless" only if it has no visible surface or internal imperfections when viewed under 10-power magnification by a skilled diamond grader.

Diamond weight usually is stated in carats and may be described in decimal or fractional parts of a carat. If the weight is given in decimal parts of a carat, the figure should be accurate to the last decimal place. For example, '.30 carat' could represent a diamond that weighs between .295 and .304 carat. Some retailers describe diamond weight in fractions, using the fraction to represent a range of weights: A diamond described as 1/2 carat could weigh between .47 and .54 carat. If diamond weight is stated as fractional parts of a carat, the retailer should disclose two things: that the weight is not exact, and the reasonable range of weight for each fraction or the weight tolerance being used.

Some diamonds, like other gemstones, may be treated to improve their appearance. Since these treatments improve the clarity of the diamond, some jewelers refer to them as clarity enhancement. Fracture filling, for example, conceals cracks in diamonds by filling them with a foreign substance. This filling may not be permanent and jewelers should tell you if the diamond you're considering has been fracture-filled.

Lasering is a treatment that involves the use of a laser beam to improve the appearance of diamonds that have black inclusions or spots. A laser beam is aimed at the inclusion; acid is forced through the tiny tunnel made by the laser beam

to remove the inclusion. Lasering is permanent and a laser-drilled stone does not require special care.

While a laser-drilled diamond may appear as beautiful as a comparable untreated stone, it may not be as valuable. That's because an untreated stone of the same quality is rarer. Jewelers should tell you whether the diamond you're considering has been laser-drilled.

Imitation diamonds, such as cubic zirconia, resemble diamonds in appearance but cost much less. Certain laboratory-created gemstones like moissanite resemble diamonds and may not be adequately detected by the instruments originally used to identify cubic zirconia. Ask your jeweler if he has the current testing equipment to distinguish between diamonds and lab-created stones.

Pearls

Natural pearls are made by oysters and other mollusks. *Cultured pearls* also are grown by mollusks, but with human intervention: an irritant introduced into the shells causes a pearl to grow. *Imitation pearls* are man-made with glass, plastic or organic materials.

Natural pearls are very rare, so most pearls used in jewelry either are cultured or imitation pearls. Cultured pearls usually are more expensive than imitation pearls. A cultured pearl's value generally is based on its size, usually stated in millimeters, and the quality of its nacre coating, which gives it luster. Jewelers should tell you if the pearls are cultured or imitation.

Some black, bronze, gold, purple, blue

and orange pearls, whether natural or cultured, occur that way in nature; some, however, are dyed through various processes. Jewelers should tell you whether the colored pearls are naturally colored, dyed or irradiated.

For More Information

If you have a problem with the jewelry you purchased, try to resolve it with the jeweler first. If you're not satisfied, contact your local Better Business Bureau, local consumer protection agency or the Jewelers Vigilance Committee's Alternative Dispute Resolution Service. This program helps consumers and businesses resolve disputes about jewelry. The Jewelers Vigilance Committee (JVC) is an independent, non-profit organization formed to advance ethical practices in the jewelry industry. Reach them by mail at 25 West 45th Street, Suite 1406, New York, NY 10036-4902 or by phone: 212-997-2002.

The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or get free information on consumer issues, visit ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. Watch a video, *How to File a Complaint*, at ftc.gov/video to learn more. The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

A Jewelry Shopper's Checklist

When you're in the market for a piece of jewelry for yourself or someone you love, shop around. Compare quality, price and service. If you're not familiar with reputable brick-and-mortar jewelers in your area, ask family members, friends or co-workers for recommendations. At the store:

- Ask about the refund and return policy before you buy.
- Check for the appropriate markings on metal jewelry.
- Ask whether the pearls are natural, cultured or imitation.
- Ask whether a gemstone is natural, laboratory-created or imitation.
- Ask whether the gemstone has been treated, whether the change is permanent and whether special care is required.
- Make sure your sales receipt includes any information you relied on when making your purchase, like the gem's weight or size. Some jewelers may give you a grading report from a gemological laboratory.

If you are planning to shop for jewelry online:

- Shop with companies you know or do some homework before you buy to make sure a company is legitimate. You might check a reputation by entering the outlet's name and the word 'complaints' before giving them your business.
- Get the details about the product, as well as the merchant's refund and return policies, before you buy.
- Look for a street address to write to or a phone number to call if you have a question, a problem or need help. Call the number to test. You may want to know if the seller is in another country.

Federal Trade Commission
Bureau of Consumer Protection
Division of Consumer and Business Education

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1-877-FTC-HELP	FOR THE CONSUMER