



## How To Shop For Fine Jewelry

Buying a piece of fine jewelry is unlike buying any other product. What other product comprises materials that are often billions of years old? The natural gemstones and precious metals from which fine jewelry is created have a uniqueness and complexity that require special knowledge--and often gemological equipment--not readily accessible to the average consumer. No two gemstones are alike; design and quality vary greatly from piece to piece. Most consumers could not evaluate a strand of quality cultured pearls, distinguish between a blue topaz and a sapphire, or recognize a one-carat diamond. And even if they do know the difference between carats and karats, how do they know they are getting what they're paying for?

With the proliferation of jewelry outlets, including catalogs and electronic shopping, selecting where and what to buy can be a daunting experience. The Jewelry Information Center, a non-profit trade association headquartered in New York City, provides the following tips on finding the right jeweler and what to look for when buying fine jewelry.

### 1. **Buy from a trusted jeweler or one who has been recommended.**

Choosing the right jeweler is like choosing a doctor: ask friends or colleagues to recommend someone they know and trust. Otherwise, find out how long the jeweler has been in business by checking with The Better Business Bureau or the Chamber Of Commerce. The right jeweler is a trained professional who can knowledgeably guide his customer through the selection process. And he will be there later if the piece needs to be cleaned, restrung, or remounted. Find out what other services the jeweler provides that might be important in the future. Ask what the return or trade-up policy is. And finally, is the jeweler affiliated with one of the jewelry trade organizations that require a code of conduct for its members?

### 2. **Don't be dazzled by discounts.**

If a store is offering unbelievable discounts of 50% or more, the sale is probably just that -- unbelievable. Consumers should play it safe by shopping around first and comparing actual value. They may find that a regular price at other stores matches or is less than the "discounted" sales price.

### 3. **Look for the registered trademark and quality mark.**

When buying a piece of gold jewelry, the karat mark, often called the quality mark, tells the percentage of pure gold in the piece. Pure gold, or 24k, is usually considered too soft for jewelry. It must be alloyed with other metals, such as copper, zinc or silver, to give it strength and durability. 14k gold, for example, is 58.3% gold; the rest are alloys. Jewelry less than 10k gold (or 41.7% gold) cannot be legally sold as gold in the U.S. Ask the jeweler to show you the quality mark for gold, as well as for platinum and sterling silver

jewelry. If the quality mark appears on the piece, a registered U.S. trademark is required by federal law. That assures the consumer that the manufacturer stands behind the authenticity of the piece. If the trademark is not there, don't buy it.

#### **4. Get it in writing.**

When buying fine jewelry, ask the jeweler to write a complete description on your receipt. For gold jewelry, ask for the karatage; for diamonds, the cut, color, clarity, and carat weight (the weight of the center stone and total carat weight if there are side stones); for colored stones, ask for a description of overall color and carat weight and if the stone is of natural origin or has been treated in any way. That information should be included on the bill of sale.

No other object known to man gives as much lasting pleasure as a piece of fine jewelry, made from precious metals and ancient stones found deep beneath the earth's surface. The shopping experience can be equally enjoyable when consumers keep in mind the above tips and look for a knowledgeable, established jeweler to assist them in finding the right piece for their budget and personal style.

*Information provided courtesy of David Craig Jewelers and the Jewelry Information Center.*