

HOW-TO

CHOOSE A JEWELER

Find someone you feel comfortable with who is willing to work with you

IMPORTANT POINTS

- Make sure your jeweler is the owner of the store.
- The staff should be willing to educate and help the store's customers.
- The work should be done on the premises.
- The store should handle well-known lines of watches and jewelry.
- The store's staff should be able to help you design and create fine jewelry.

PROTECTING YOUR JEWELS

- Store jewelry separately so it doesn't scratch other jewelry.
- Remove rings when doing household tasks.
- Put jewelry on after washing or bathing and applying any makeup or hair spray.
- Never wear jewelry while swimming in a pool.
- Avoid sorting your jewelry next to a heating vent, window sill or on a car's dashboard.
- Always store bead necklaces flat.
- Be certain that stones mounted in rings are not loose.
- Sterling silver will polish by rubbing or buffing it with a soft cotton cloth.
- Store silver in plastic bags with an interlocking seal to make it less prone to tarnish.

Visiting a jeweler can be an overwhelming experience because most shoppers simply don't know enough about the intricacies of gemstones and precious metals to make their choices easily. That's why finding a reputable and competent jeweler is so important.

Any jeweler should be willing and able to show customers a variety of gemstones and jewelry in different shapes, sizes and qualities and should stock a broad selection of ring styles to enable you to decide which best fits your pocketbook.

Your jeweler also should be able to help you learn to see with your own eyes why some diamonds of similar size differ greatly in value, or from a practical perspective — how you might reasonably select from a variety of different sizes, all priced similarly to fit your budget.

All of us like to feel that we receive a good value when we make a major purchase. Take time to find what you want and where you want to buy it.

Diamonds, for instance, can be confusing. Even if two diamonds are the same size, color and clarity, differences in the way they were cut, their finish and fluorescence can cause one to be worth much more than the other.

BUYING GEMSTONES

Gemstones have been sought after and treasured throughout history. They have been found in ruins dating several thousand years. They are valued as gifts symbolizing love. Generally, the price of any gemstone is determined by size, cut, quality — which includes color, clarity and treatments — and type. Here are some simple questions to ask about quality:

- Has it been heat treated?
- Is the stone natural or synthetic?
- Are there any noticeable scratches, chips or inclusions?
- Is the color even throughout the stone?
- How strong is the color? Is it vivid?
- If you are buying the stones for earrings or cufflinks, are the stones well-matched?

ADVICE TO PROTECT JEWELRY

Try to protect any jewelry from scratches, sharp blows,

harsh chemicals, extreme temperatures and sunlight. Here's some advice about how to keep your jewelry in good condition:

- Store jewelry separately so it doesn't scratch other jewelry.
 - When doing household tasks such as gardening and cleaning, be certain to remove rings.
 - Put your jewelry on after washing or bathing and applying any makeup or hair spray.
 - Never wear jewelry while swimming in a swimming pool. The chlorine can cause damage to various gemstones and gold.
 - Avoid storing your jewelry next to a heating vent, window sill or on a car's dashboard. Store jewelry away from sunlight (the sun may fade the gemstones).
 - Always store bead necklaces (such as lapis, pearls, etc.) flat; silk stretches over time. Do not store pearls in plastic bags.
 - Gemstones may become loose in their settings (and possibly fall out). Be certain that stones mounted in rings are not loose and don't rattle. The prongs of a ring can and do wear down. If the prongs wear down too much or break, you can lose the stone. Prongs are easily "retripped" by most jewelers to keep the stone secure.
 - Most jewelers will restring necklaces or reset stones (for a fee).
 - Sterling silver will polish up by rubbing or buffing it with a soft cotton cloth.
 - Store silver in plastic bags with an interlocking seal to make it less prone to tarnish.
- Remember, also, that the hardness of stones plays into how they can be treated.

Hardness is based on a gem-trade standard called the Mohs Scale. The higher the Mohs Scale number, the harder the stone. The highest Mohs Scale rating is 10, for diamonds. Anything rated less than 7 on the scale can be easily scratched — coral, lapis lazuli, opal, pearl, turquoise, for instance. Gold, silver and platinum are at the soft end of the scale.

KEYS TO A FINE JEWELER

When you're searching for a jeweler, remember that you may spend thousands of dollars over time at this business. It's imperative to find someone you feel comfortable with and someone who is willing to work with you when you have questions about jewelry, repairs or perhaps special orders. Find a store where the owner is the jeweler, someone actively involved in the store's operation who knows his clientele and the business. Your chosen store should be able to design and create fine jewelry.

The staff should be happy to spend time with customers to educate them about jewelry and what's currently available on the market. Work should be done on the premises. After all, you've chosen your jeweler because of his or her expertise.

Look for well-known jewelry and watch lines while you're shopping. Your jeweler should offer free gift wrapping, in-town delivery and above all superb customer service combined with an expert staff.