

# HOLIDAY GIFT GUIDE

## Fine Jewelry Gifts: A Symbol Of Love

(NAPSA)—This holiday season, gift giving will be more emotional and meaningful than ever. Gift givers are likely to forego the frivolous and disposable in favor of the precious and eternal.

A gift of jewelry made with precious metals and gemstones is an instant heirloom: not only as a symbol of love, but an object of beauty that can be passed down for generations.

The option of online purchasing means that jewelry buyers are confronted with more options—and pitfalls—than ever before. Shoppers should know that rules that apply to shopping in a bricks-and-mortar retail store also apply to the Internet.

“The key to buying fine jewelry is *where* you shop,” said Elizabeth Florence, executive director of the Jewelry Information Center (JIC), a nonprofit trade association based in New York City. “Buying fine jewelry requires the knowledge and assistance of a trusted professional.”

Here are some tips from the JIC:

**1. Buy from someone you trust.** Shop from a well-established professional jeweler. Ask a friend for a recommendation or check with the Chamber of Commerce or Better Business Bureau. Look for a jeweler who is affiliated with a trade association, such as Jewelers of America (JA) that requires high ethical standards from its members and provides them with ongoing education.

Get the return policy in writing. For online purchases, always use a credit card and look for a return policy with a full refund. Ask for the original packaging and an itemized receipt. With regard to watches, be aware that some manufacturers’ warranties won’t be considered valid if the watch was not purchased at an authorized dealer.

**2. Don’t be dazzled by discounts.** If a venue is routinely offering unbelievable discounts of 50 percent or more, the sale is probably just that—unbelievable. Savvy shoppers may find that the “discount” price is actually the normal retail price elsewhere.



Necklace and ring by DeMerini



**A holiday gift of fine jewelry, if well cared for, may become a family heirloom.**

**3. Ask about the quality mark and the registered trademark.** With gold jewelry, the karat mark or quality mark indicates the purity of the piece: “14K”, “18K” and so forth. Platinum is most often marked “PLAT” or “950 PLAT.” For pieces manufactured in the U.S., if the quality mark appears, the piece is required by federal law to also be stamped with the manufacturer’s trademark, which ensures that the manufacturer stands behind the authenticity of the piece.

**4. When buying gemstones, find out if the stone has been treated in any way to improve its beauty.** Gem treatments such as oiling and heating are accepted industry practices. However, federal law requires that these treatments be disclosed to the buyer because they may affect the care and cleaning of the stone. Exercise your rights and be informed.

**5. Ask for a complete description of the piece on your receipt.** For gold jewelry, get the karatage; for diamonds and colored gemstones, the cut, color, clarity and carat weight, and treatment, if any.

Fine jewelry that is wisely bought and well cared for can be treasured for generations to come. For more information and a list of professional jewelers in your area, visit the JIC’s Web site at [www.jewelryinfo.org](http://www.jewelryinfo.org).