

GOLD PRIMER

Know your karats

Look for the karat mark, which will tell you that the piece is authentic gold and the percentage of pure gold it contains. Pure gold, or 24K, is rarely used because it is soft and easily damaged. Gold is alloyed with other metals, such as copper, silver, nickel and zinc, to give it strength and durability. Different proportions of these alloys also give gold its rose, green, or white coloration. 18K gold is 75% gold; 14K is 58.5%; and 10K is 41.6%. The higher the karatage, the richer the color will be--and the more costly. In the U.S. jewelry must be at least 10K to be legally sold as real gold. (In Canada and Mexico, the minimum legal standard of karatage is 9K and 8K respectively.)

Imported gold jewelry may be stamped with different numbers. For example, the European markings for 14 karat gold jewelry is 585; for 18K is 750.

Look for the trademark

On karat-marked jewelry sold in the U.S., always look for the manufacturer's hallmark. The U.S. law requires it. When there is a hallmark, it means the manufacturer stands behind the accuracy of the karat mark. You may also find the country of origin marked.

Evaluating price

In addition to karat weight, the price of gold jewelry is determined by several factors: total weight; design and construction; and ornamental detailing, such as engraving or Florentine finish. Although nearly all gold jewelry today is made with the help of special machines, some handwork is always involved. The more there is, the higher the price. The good news is that through modern manufacturing technology, large, lightweight, and exciting pieces can be surprisingly affordable.

Check the clasp

When buying a gold necklace or bracelet make sure you examine the clasp to see if it is strong enough to support the chain, especially if the piece does not have a hallmark. Run your hand over the chain and look for any rough edges. A well-made piece of gold jewelry should look and feel like the quality piece it is. If you take the time to look it over, you will have a piece that, with good care, can last a lifetime.

Don't be confused with "carats," the weight measure used for gemstones.

Buying a piece of fine jewelry is not like 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.