

Dear New Yorker:

Buying jewelry can be an expensive investment and it's important for consumers to know how to make better decisions. It is particularly important to deal with reputable jewelers since you must rely on jeweler's representations about the quality of the jewelry. Although you are not expected to become an expert overnight in precious metals or gems, there is some information that you should know before making that important choice:

- Comparison shopping is the most important step in making a purchase. Any reputable jeweler should be willing to explain how to determine the value of a piece of jewelry, and be willing to allow you the opportunity to obtain an independent appraisal.
- Be sure to get all promises and representations in writing.
- Find out what the jeweler's return policy is if there is a problem or if you change your mind.
- Generally, gold jewelry is either 10K, 14K or 18K gold, which represents the amount of gold in the item compared to other base metals. When buying gold jewelry, look for the stamp that discloses its karatage. Near this stamp, you should also find the trademark of the manufacturer stamping the gold. Federal law requires that the manufacturer place its trademark on the piece if the karat content is also indicated.
- 10K gold is the minimum fineness of gold that can be sold in the United States. If jewelry contains less than 10K gold, it cannot be sold as solid gold jewelry. In addition to solid gold, jewelry can be sold as gold plate, gold filled, gold overlay, etc. as long as it is properly identified.
- If the jewelry is a rendition of a licensed product, such as a cartoon character or sports team, the jewelry should also contain a mark indicating that it is licensed. Jewelry which is neither marked, trademarked or licensed is more likely to contain insufficient amounts of gold or silver.
- When buying gemstones or pearls, ask whether the stone or pearl is natural, cultured or imitation, and whether it has been treated or dyed. You should also ask whether special care is required for either gemstones or pearls. Diamonds are evaluated based upon carat weight, color, clarity and cut. It is important to find out whether the diamond has been treated such as filling in any fractures, and whether the treatment is permanent.
- Ask about a warranty for the jewelry.
- Check with the Better Business Bureau about the jeweler's reputation.
- Contact the Jewelers Vigilance Committee (JVC) at (212) 997-2002 or [www.jvclegal.org](http://www.jvclegal.org) to find out if any complaints have been lodged against the jeweler. For a small fee, JVC will test the jewelry to ascertain whether it meets legal standards.
- Contact the Attorney General's office at (800) 771-7755 to file a complaint against a jeweler.