

## Buyer Beware: Information for the savvy buyer

What to look for when buying precious or semi-precious gemstones or jewelry

by Laura Bracken

Nothing compares with finding a jewelry item that speaks to you, aesthetically. If it's love at first sight, that counts for a lot.

But... that's NOT a good enough excuse for sellers to be less than forthcoming with their customers. What am I talking about? I spend too much of my time arguing with other jewelry makers on the merits or de-merits of "disclosure". What is disclosure? Disclosure is when we (the seller) are honest with the customer about what we're presenting, representing, and offering. It includes telling you things you (the buyer) might not care about or might not understand. But that's not OUR call. OUR call is to give the information to you and let YOU decide which parts you care about and which parts you don't care about. I have heard more than once (by sellers), "Look, if they like the piece what's the big deal? Why do they have to be told that Cherry Quartz is really glass and not Quartz at all?" I'm not going to validate that with an answer. If you don't know the answer, you may as well stop reading now because you and I are not on the same wavelength.

However, if you prefer to buy your jewelry and gemstones from people who know what they have, know how to care for it, and want to disclose important information to the buyers, then read on and you'll learn what to look for when buying jewelry.

This is not a complete "How to do it", but it should provide some basic starting points.

Lots of people sell gemstones. If you don't know your supplier well, be wary of everything.

### GEMSTONE DISCLOSURE:

A can of worms here. I've often heard the seller's excuse, "But I was told it was genuine when \*I\* bought it, so of course I told my customer it was genuine. It's not like I was *trying* to defraud them."

I'm afraid it's up to you, dear customer, if you think that excuse flies or if you think jewelry makers should be accountable for the items they sell. In the least, try to buy jewelry from someone who at least makes an effort to learn about the materials they work with and sell. For every jewelry maker that does some legwork and tries to honestly present knowledge along with their item, there are 999 jewelry makers who see "beading" as a get-rich-quick scheme.... Or at best, a fun hobby.

In section 23.22 of the Federal Trade Commission's (FTC) "Guides for the Jewelry, Precious Metals, and Pewter Industries", the discussion on disclosure begins.

Here now are some highlights:

- *It is unfair or deceptive to misrepresent the type, kind, grade, quality, quantity, metallic content, size, weight, cut, color, character, treatment, substance, durability, serviceability, origin, price, value, preparation, production, manufacture, distribution, or any other material aspect of an industry product.*

Okay, that's basic information (and common sense). But get to know it because you (the buyer) are entitled to know what you're buying.

- *It is unfair or deceptive to use the name of any precious or semi-precious stone to describe any product that is not in fact a natural stone of the type described.*

This is a biggie, as one of my biggest complaints is sellers who sell their customers "Cherry Quartz", when that item is in fact glass. Beware the seller who doesn't know, doesn't care, or doesn't disclose.

- *It is unfair or deceptive to use the ... name of any other precious or semi-precious stone ... to describe a laboratory-grown, laboratory-created, [manufacturer name]-created, synthetic, imitation, or simulated stone, unless such word or name is immediately preceded with equal conspicuousness by the word "laboratory-grown," "laboratory-created," "[manufacturer name]-created," "synthetic," or by the word "imitation" or "simulated," so as to disclose clearly the nature of the product and the fact it is not a natural gemstone.*

What does this mean? If Mother Nature didn't create it, someone should be TELLING you this. A "lab-created" gemstone does indeed have the same chemical properties as the same stone found in nature; but it is deceptive for the seller not to inform you (at the point of sale) that it is a man-made, rather than nature-made, gemstone. It is for YOU, the buyer, to decide how important that information is to you in deciding whether or not to buy the piece of jewelry. It is NOT for the seller to decide if that information is important for you to know.

To be laboratory-grown, "lab created" or "synthetic", the gemstone must have the same optical, physical, and chemical properties as the gemstone to which it is being referred.

## SIZE MATTERS:

When you buy online, don't be duped by a photo that shows many beads/gems. Get familiar with size (by weight or measurement).

- If they sell by the "carat", they may be showing you a photo of 50 carats of gem, while offering you only 1 carat.
- If they sell beads by the strand, pay attention to how many strands are offered as opposed to how many strands are in the photo. A photo with 20 strands of Ruby will look INFINITELY more inviting than a photo of a single strand.
- If there are no reference points in the photo (a coin or ruler next to the object to SHOW you relative size of the bead/s), get to know your millimeters! The very first time I bought genuine Ruby beads, they looked stupendous in the photo. I learned the hard way what "2mm" means. They are miniscule and I felt like an absolute fool. READ THE TEXT DESCRIPTIONS. Sellers often enlarge photos of gems and beads; sometimes it's to show you the close-up quality of the piece, but occasionally it's to make you think you're getting more than you are.

## WHAT HAS BEEN DONE TO THIS GEMSTONE?

"Treatments" happen. According to FTC, however, sellers are supposed to disclose gemstone treatment under three conditions:

**The treatment is not permanent:** This makes sense. You want to know if the thing that's been done to your gemstones is going to make them look different in years to come. Will the color fade over time or when exposed to water/perfume/air?

**The treated stone requires special care:** Do I have to keep this necklace out of bright light? Do I have to not wear perfume when I wear the necklace? Do I have to be extra careful not to bump the gemstones? Do I have to avoid ultrasonic cleaners or other cleaning solutions?

**The treatment significantly affects the value of the gemstone:** This should be simple. If I take a brown Topaz and heat-treat it so that's it's now a stunning bright blue Topaz, would the before and after stones sell for the same amount? If the blue Topaz would sell for more, then the treatment needs to be disclosed. Would my gorgeous red Coral sell for more than it would in its natural beige state (before it was dyed)? As a general rule, the more vivid (color intense) a gemstone is, the higher the value... so treating gemstones is big money. However, not all treatments increase the value. One example of this is Red Tigereye, which is heated Golden Tigereye. At the moment, they are the same price (actually, Fire Mountain Gems sells Red Tigereye for less than the untreated version).

### Treatments to Turquoise:

Turquoise tends to be its own chapter, since hardly any un-treated Turquoise is ever sold. Why? Because Turquoise is porous and those little cracks and crevices need to be sealed up, usually with resin or wax.

Here's an interesting tidbit: Howlite, although a natural gemstone itself, is often dyed to resemble Turquoise. In this case, despite the fact that the Howlite is natural, the phrase used to describe the newly dyed item should be "imitation Turquoise" because the Howlite is made to imitate the Turquoise.

Anyway, Turquoise is also often "oiled" or "waxed" to make a more prominent or intense color. This treatment will fade over time... and so will the color. VERY FEW sellers disclose Turquoise treatments, however.

Turquoise is almost always "enhanced".

Stabilized Turquoise is a common treatment by jewelers all over the world. When Turquoise is "stabilized" it is generally soaked in binders (such as polymers) that give the stone more strength.

BEWARE, however, of "re-constituted Turquoise" (also a common practice with Lapis). Re-constituted gemstone is when they take leftovers, etc of the gemstone and pulverize them into powder form, then re-form them with a binding product into what may LOOK like a natural mined gemstone (also often carved into figures). Re-constituted Turquoise should ALWAYS cost less than natural or stabilized Turquoise.

### Gemstone Enhancements and Treatments

I don't have anything against gemstone treatments... I just like to *know* about them when I'm buying my gemstones.

Below is a list of some common gemstone treatments and the symbols often used as indicators.

(B) Usually means the item has been "bleached": Mother-of-Pearl, Pearls, etc

(D) Usually means the item has been "dyed"; you may need to experiment to see whether it is a permanent dye or not: Colorful Agate, Aquamarine (often), Chalcedony (often), Coral (almost always unless very expensive or very old), Garnet (the dark red ones), Howlite (always, unless white with grey veining), Jade (usually the colorful ones), Morganite, Onyx (black), Quartz (when dyed opaque, often referred to as "Mountain Jade" and "Malaysian Jade"; when dyed translucent, often referred to as "Blue Quartz", etc.), Rose Quartz (darker shades are dyed, lighter shades are natural), Sardonyx

(H) Usually means the item has been "heat-treated": Aquamarine (often), Carnelian (often), Citrine (usually), Quartz (often the colorful Quartzes), Smoky Quartz, Topaz (blue)

(IMIT) Usually means "imitation" or man-made; looks like a certain gemstone, but does not duplicate the chemical properties: Cherry Quartz (and almost all other oddly colored or fruit-named "Quartzes"), Hemalyke (although even some called Hematite are synthetic without disclosing that fact), All kinds of other gemstones such as Alexandrite, Ruby, Emerald, Sapphire, etc.

(N) Usually stands for a gemstone that is "natural" or untreated:

(O) Usually stands for "oiling"; means the item has been infused with oil or wax to fill cracks and fissures: Emerald, Garnet, Grossularite (sometimes), Opal, Turquoise, Malachite

(R) Usually stands for "radiation"; an irradiated gemstone often has an enhanced or altered color from its natural color: Smoky Quartz, Topaz (blue)

(S) Usually means the item has been "stabilized"; most common in Turquoise; a colorless bonding agent is infused into the gemstone's cracks and fissures to strengthen the overall gem and improve appearance: Turquoise

(SYN) Usually stands for "synthetic"; a man-made gemstone, created with the same chemical properties as the gemstone it is copying: Too many to list, but it's only reasonable to make synthetics of precious gemstones

(W) Usually means the item has been treated with "wax" or oil; improves appearance when gemstone is permeated with wax: Turquoise

## **WHO MADE THIS GEMSTONE?**

**Natural:** Created in nature; naturally mined. May or may not be treated and/or enhanced... read on for more info.

**Lab-Created:** Created in a lab and having the same optical, physical, and chemical properties as its natural counterpart. (For Cultured Pearls, see section on Pearls.)

**Imitation:** Made to resemble a gemstone. Goldstone and Cherry Quartz are both imitation gemstones. They are made from glass.

The following words may ONLY be used with Natural gemstones: real, genuine, and natural. If any of these words are used with man-made items, you are being deceived (whether or not there is intent to deceive).

You can always ASK the seller if the gemstones he's selling are natural, lab-created, or imitation. Don't expect him/her to be honest or even to know. Listen to the answer and follow your gut reaction as to their trustworthiness (if you have nothing else to go on).

If it's an important and/or expensive purchase, go with more than your gut reaction. Do some research either on the gem in question or the seller in question (or both).

### WHO MADE THIS PEARL?

If you only care what something looks like at the time of purchase, then you don't need to know anything about Pearls. However, if you care about the subsequent care for your jewelry, the longevity of the piece, and any possible collectibility or value... then read on.

Pearls come in three main varieties:

Natural, Lab-Created, and Imitation. Sound familiar? And if you thought jewelry sellers were averse to gemstone disclosure, wait until you do a little investigating in the world of Pearls.

And for the record, some people refer to Pearls as gemstones, and some don't.

**NATURAL PEARLS:** Made in nature by oysters, etc. (without man's assistance).

**CULTURED PEARLS:** Made the same way as the "real" or natural Pearls (by oysters), but absolutely with man's assistance. These are one step above imitation or faux pearls, but also one step below nature-made pearls. Cultured Pearls priced based on size and the thickness of the pearl's nacre, 'Nacre' is the coating that the oyster puts around the item placed into its shell. The longer the item stays in the oyster, the thicker the nacre... but of course time is money, so some producers of cultured Pearls want to get them out and sold before a worthy nacre has built up. Experiment with different suppliers.

And yes, although Pearls come in a wide variety of natural colors (real Pearls as well as cultured Pearls), most colorful commercial pearls today are dyed (and white ones are bleached).

**IMITATION PEARLS:** Not real Pearls at all... not made by oysters, with or without man's intervention. Imitation Pearls are usually made of glass or plastic.

Interesting note: A test that many (including yours truly) use to help differentiate between a fake Pearl and a real Pearl (yes, natural OR cultured) is to gently rub the pearl against the edge of one of your teeth. If it feels "slick", it's generally a fake; if it feels "gritty", it's generally an actual Pearl.

**DISCLOSURE OF PEARLS:** Although FTC regulations state the buyer must be told up front and at the point of sale if a Pearl is "real", "cultured", or "imitation"... good luck finding a seller who actually uses the word "cultured" for "cultured" Pearls. 999 out of 1000 won't. Does that make it right? No.

Assume, unless told otherwise, that all Pearls you will ever see in your lifetime are cultured. You would be paying a hefty price for real, natural Pearls... even if you *could* find any.

And just because the seller states what kind of Pearl it is (freshwater, South Sea, Akoya, etc.), keep in mind this has NOTHING to do with whether it's natural or cultured. There are natural freshwater Pearls and there are cultured freshwater Pearls.

Confused yet?

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