

## Gold Jewelry

Gold is a highly cherished and valued commodity. It has played an important role throughout history. The search for gold led to the discovery of the New World by Spanish and Portuguese explorers. The metal was well known to indigenous groups in the Americas, and their exquisite gold artifacts may be seen today in museums in many Latin American countries. As a medium of exchange, gold has been highly valued throughout history; even today, the value of gold in the world market is carefully watched and actively traded for its investment value.

Today, our most usual encounter with gold is through our purchase and use of gold jewelry. Gold jewelry remains very popular among all age groups, but for teens just starting their careers as “gold buyers,” there are important facts to know. *All that glitters may not be gold, even if it looks like gold!*

### Karats or Carats?

The key to making sound consumer decisions is knowing and understanding the terms used by the jewelry industry. Start with **karats** and **carats**. Is there a difference? A **karat** is a unit for measuring the purity of **gold**. A **carat** is a unit of weight for **gemstones**, including diamonds. So, in this consumer decision-making guide on gold jewelry, the emphasis will be on **karats**. If you are having trouble remembering whether it is “k” or “c” that applies to gold jewelry, invent a clue for remembering...here’s one: what’s the next letter in the alphabet after the **J** in **Gold Jewelry**? **K** comes after **J**! And **K** correctly stands for **Karat**!

**Gold.** The word **gold**, used by itself, means **all gold** or 24 karat (24K) gold. Twenty-four karat (24K) gold is very soft, so it is usually mixed with other metals to increase its hardness and durability. If a piece of jewelry is not 24K gold, the karat quality should accompany any claim that the item is gold.

**Karat Quality Marking.** This mark tells you what proportion of gold is mixed with the other metals. The higher the karat rating, the higher the proportion of gold in the piece of jewelry.

Fourteen karat (14K) jewelry contains 14 parts of gold, *mixed in throughout* with 10 parts of base metal. Twenty-four karat (24K) gold has more gold, which makes its quality high, but not its durability.

Most jewelry is marked with its karat quality, although marking is not required by law. Near the karat quality mark, you should see the name or the U.S. registered trademark of the company that will stand behind the mark. The trademark may be in the form of a name, symbol, or initials. If you do not see a trademark accompanying a quality mark on a piece of jewelry, shop around for a piece that has it.

**Solid Gold.** The term, “solid gold,” refers an item made of **any** karat gold, if the inside of the item is **not hollow**. The proportion of gold in the piece of jewelry is still determined by the karat mark. **Solid gold** and **all gold** are not the same, although an all gold piece (meaning 24K) may also be solid gold if the inside is not hollow. By the same token, something that is 10K may still be called 10K solid gold if the inside of the item is not hollow.

**Gold Plate.** Jewelry can be plated with gold in several ways, including mechanically plated, electroplated, or plated by any other means with gold to a base metal. Eventually, the gold plating will wear off, but how quickly that happens depends on how thick the gold plating was and how often the article of jewelry is worn.

**Gold-filled, Gold Overlay, and Rolled Gold Plate (RGP).** These terms describe jewelry that has a layer of at least 10K gold mechanically bonded to a base metal. If the jewelry is marked with one of these terms, the term or abbreviation should follow the karat quality of the gold used (for example, **14K Gold Overlay** or **12K RGP**). If the layer of karat gold is less than 1/20th of the total weight of the item, any marking must state the actual percentage of karat gold, such as **1/40 14K Gold Overlay**.

**Gold Electroplate.** This jewelry has a layer (at least .175 microns thick) of a minimum of 10K gold plated on a base metal by an electrolytic process.

**Gold Flashed and Gold Washed.** This jewelry has an extremely thin electroplating of gold (less than .175 microns thick). The gold will wear away more quickly than gold plate, gold-filled, or gold electroplate.

**Vermeil.** Pronounced “ver-may,” vermeil is a special type of gold-plated product. It consists

of a base of **sterling silver** that is coated or plated with gold. Sterling silver contains 92.5 percent silver. It is sometimes marked 925, which means that 925 parts per thousand are pure silver.

### **Karat Quality and Price**

Ten karat gold is the minimum fineness of gold that may be sold in the U.S. Jewelry under 10K fineness may not be sold as gold. Remember that jewelry may be made of many different types of gold: solid gold, gold plate, gold filled, gold overlay, gold electroplate, gold flashed/washed, or rolled gold plate.

To understand how karat quality and price are related, conduct your own market research. Compare prices for various karat quality items in a jewelry or other retail store, a catalog, or online. Use the chart below to compare your results. Be careful to compare comparable items. For example, do not compare an 18-inch, 18K necklace to a 14K ring. Select one type of item to compare (such as a gold chain of a certain length and style), and compare the differences in price for the various karat qualities.

You may not find the item in all karat qualities, or the labeling may make it difficult to determine exactly what you have found. If you visit a jewelry or other retail store, identify yourself as a 4-H member who is studying gold karat quality and its relationship to price.

<b>My Comparison of 18-inch Gold Chains</b>	<b>Price(s) I Found</b>	<b>Other Things I Learned</b>
10K		
14K		
18K		
24K		
Vermeil		

## Health Risks from Metals in Jewelry

Most consumers are unaware of a potential risk associated with wearing jewelry containing certain metals. While not all consumers are affected, some individuals may have or may develop a sensitivity to certain metals. Granovsky's first-hand experience heightened her awareness of this potential irritant. After developing a painful itching around her neck, she consulted a physician who diagnosed the problem as "contact dermatitis from nickel poisoning" from a necklace she had been wearing. Medical treatment cleared up the uncomfortable problem, but she became more interested in learning about the problem. Her physician said that he had seen similar cases among young people, which were caused either by jewelry or by the metal studs in jeans.

According to recent research (Silverberg, Licht, Friedler, Sethie and Laude, 2002), nickel allergic contact dermatitis is the most prevalent allergy in North America, with an incidence of 14.3 percent, up from 10 percent a decade earlier. It is presumed that this is an increased exposure to nickel in the environment, especially in costume jewelry and belt buckles. These pediatric researchers concluded that positive family history (with nickel allergic reactions) may be a positive predictor of nickel allergic contact dermatitis, requiring nickel avoidance at an early age.

The contact dermatitis resulting from nickel is commonly caused by earrings or other items of jewelry containing nickel. Areas affected may be under rings, bracelets, watches, eyeglass frames, coins in pockets, jeans studs, and other sites of direct contact with the metal. Due to the increase in body piercing, some medical specialists are seeing growing numbers of males affected by this problem.

## Jewelry Shopper's Checklist

The Jeweler's Vigilance Committee (JVC)—an independent, non-profit organization that advances ethical practices in the jewelry industry—tells consumers the following: *When making a fine jewelry purchase, it's important to know what questions to ask; comparison shop, and collect the most complete information possible to make an informed decision about this special purchase.* The key Terms of Sale Questions from JVC are:

- Will the seller list in writing all the information they have given you?
- Is your purchase returnable? For how long? If so, do you receive cash, card credit, or store credit?
- What is the policy if the item does not fit? Or, if it needs modifications? Is there a charge for adjustments?
- Does the item come with a warranty or guarantee?
- Are there any special care instructions or maintenance for the jewelry you are purchasing?

The Federal Trade Commission (FTC) (<http://www.ftc.gov>) also provides good advice to consumers.

- Always comparison shop. Compare quality, price, and service. Get recommendations from others who have purchased gold jewelry so you know you are dealing with a reputable seller.
- Ask for the store's refund and return policy before buying.
- Check for the appropriate markings on the jewelry pieces so that you can be sure that the amount of money spent is appropriate for the quality of gold jewelry being purchased.

- When shopping online for jewelry, make sure a company is legitimate before doing business. Before buying, get the details about the product as well as the merchant's refund and return policies. Look on the website for a phone number or address in case you have a question or if a problem arises with your order.

## How to Resolve Purchase Problems

If you have a problem with jewelry you have purchased, try to resolve the problem directly with the seller first. If this does not work to your satisfaction, contact your local Better Business Bureau (BBB). You can look up the listings of BBBs in your area at <http://www.bbb.org/>.

You could also contact JVC. You may obtain more information at <http://www.jvclegal.org/>. JVC offers an Alternative Dispute Resolution Service, where JVC mediates between the seller and the buyer to achieve a resolution. Currently, there is a \$75 filing fee for consumers.

Consumers may file complaints with the FTC, which works for consumers to prevent fraudulent, deceptive, and unfair business practices in the marketplace and provides information to help consumers spot, stop, and avoid these practices. The FTC enters complaints about Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure, online database for civil and criminal law enforcement agencies. Go to the FTC website (<http://www.ftc.gov>) to file a complaint.

## References

Federal Trade Commission. FTC Facts for Consumers: All That Glitters...How to Buy Jewelry, April 2001.

Granovsky, Nancy. Personal experience with contact dermatitis as a result of nickel poisoning. November 2002.

Jewelers Vigilance Committee. The Complete Consumer Guide to Purchasing Fine Jewelry. [http://www.jvclegal.org/c\\_buyerschecklist.html](http://www.jvclegal.org/c_buyerschecklist.html).

Silverberg, N.B., Licht, J., Friedler, S., Sethi, S., and Laude, T.A. Nickel contact hypersensitivity in children. *Pediatric Dermatology*. 2002 March–April; 19(2):110-3.

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