

Shop Smart For Valentine's Day Jewelry

(NAPSA)—If you think it's a gem of an idea to get engaged on Valentine's Day, the most romantic day of the year, you're not alone. Jewelers report that it's the second largest jewelry-buying holiday of the year, and the holiday on which 12 percent of couples become engaged.

If you are not ready to pop the question or you are already hitched, there are many other jewelry gifts to make your sweetheart swoon.

How to make sure you get the most for your money? These tips from the experts at the Jewelry Information Center, a nonprofit trade association, have been highly-prized by jewelry shoppers:

1) Buy from someone you trust. Look for a jeweler who is affiliated with a professional trade association, such as Jewelers of America (JA), that requires high ethical standards of its members and provides them with ongoing education.

2) Shopping Online. Look for a URL that says https—the "s" stands for secure. Always use a credit card rather than a debit card so as to have recourse if something goes wrong. Look for a liberal return policy with a full refund.

3) 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.

4) Ask about the quality mark and registered trademark. With gold jewelry, the karat mark or quality mark indicates the purity of the piece: "14K" means 58.3 percent pure gold; "18K," 75 percent pure. Platinum is most often marked "PLAT" or "950 PLAT." Sterling silver pieces are usually stamped "925."

5) When buying gemstones, find out if the stone has been



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Valentine's Day is the perfect excuse to proclaim love with the gift of fine jewelry and watches.

treated in any way to improve its beauty. Gem treatments such as oiling and heating are accepted industry practices. However, FTC guidelines require that these treatments be disclosed to the buyer because they may affect the care and cleaning of the stone.

6) When buying diamonds, look for the 4 C's. These are cut, color, clarity, and carat weight. Cut is arguably the most important, because a skillful cut is what will unleash the fire and brilliance in a diamond. With regard to color, grading begins at D; the deeper into the alphabet one goes, the poorer the color. Clarity refers to the presence or lack of imperfections.

7) Cultured pearls. Look for surface cleanliness and the absence of scarring or pitting. Also important is the pearls' lustre: they should be glowing with iridescence, not chalky or dull. Be sure there is a knot between each pearl so if the strand breaks, the pearls won't skitter across the floor.

For the latest jewelry trends, gift ideas, and a list of professional jewelers in your area, visit the JIC's Web site at www.jewelryinfo.org.