

Bridal Jewelry

With the summer months at hand for many of us, it is time to talk bridal jewelry. Bridal is the term the industry uses for jewelry associated with weddings, i.e., engagement rings, men's and lady's wedding bands as well as jewelry-related gifts for members of the wedding party.

There are few occasions in life as exciting as getting engaged and married. For many, the single greatest jewelry purchase made is the engagement ring. Although the classic look of the round solitaire diamond ring remains very popular, today, brides have many more choices when it comes to ring styles and designs.



Contemporary engagement rings are manufactured in platinum, gold, silver and even titanium metals. However, of these, platinum and gold are still the most popular choices. Combinations of metals have become more popular as the price of noble metals has increased dramatically during the past few years. Stylized rings mountings are manufactured in a wide range designs, weights and metals to fit virtually any budget.

Just as the consumer has a choice in the ring design, there are many possibilities regarding the type and quality of gemstone mounted in the ring. When it comes to selecting a gemstone for your engagement ring, personal preference is critical. The lovely blue sapphire and diamond engagement ring presented to Kate Middleton by Prince William last November illustrates that an elegant ring does not have to feature a diamond center.

Sapphires, rubies and even pearls have been featured in engagement rings. If you fancy a gem other than diamond, ruby or sapphire ask your jeweler or appraiser about any durability concerns that you should consider. Although there are many beautiful gemstones, most do not possess the durability of these three classics. In working with your jeweler to create your special ring, go with a traditional design if you wish but do not be afraid to express yourself and be bold and inspired!



Brazil: Gems, Mines, Prosperity

Brazil is the fifth largest country by area and has 190 million people. Their trade balance is positive \$20.3 billion and inflation is stable around 6%. Rio de

Janeiro is the tourist center and will host the 2014 World Cup tournament and the 2016 Summer Olympics. Some of the real beauty however, lies in the hidden treasures throughout the country.

Brazil is one of the main sources of gems to the gem industry. The variety of gems include emerald, tourmaline, amethyst, topaz, agate, and diamond. In addition to gems, the country is also rich in ore minerals such as gold and iron. Currently there are three active gold mines in Brazil with the deepest mine being 3,600 meters.

The south region of Brazil is covered by mostly basalt formations from volcanic activity. The basalt region produces amethyst and citrine, the purple and yellow varieties of quartz. Many consumers do

continued on page 4

Glass-filled Rubies

Recently, you may have seen one of many television or other media stories regarding glass filled rubies. While these rubies can be problematic, they may also be correctly sold with disclosure regarding the treatment and care. You should be aware of what the product is, what its limitations are, how it should be priced, and how to care for it before making this purchase.



Ruby is an expensive gemstone in its finest quality. Like most gemstones, ruby may undergo a variety of treatments to improve the appearance. In the case of ruby, the most common treatment process is heat. Generally speaking, most rubies are heat treated to improve the color to a richer or deeper red. The heating of rubies has been done throughout history both primitively at the source and

continued on page 2

From The Appraiser's Desk:



Insurance Values

Once you receive that special piece of jewelry it is important to consider obtaining insurance coverage for added peace of mind. If you do not schedule the

item on your policy separately, then the item may have limited coverage as an unscheduled item.

The insurance appraisal is the most common document prepared by your jeweler or appraiser. This appraisal serves two key functions:

- 1) Record the identifying characteristics of the property.
- 2) provide a value that may be considered in the event of a total casualty loss (as opposed to a damage or partial loss).

Two of the most common policies used for personal property are actual cash value (sometimes referred to as replacement policies) and agreed value. It is important to understand how each policy functions in the event of a claim. Keeping in mind that the purpose of insurance is to return the insured to their pre-loss condition, often referred to as "making the client whole," this principle is at the root of your insurance policy. But how is this achieved?

In an agreed value policy the insured and insurer agree to value at the time the policy is issued. In the event of a covered loss, a check for the agreed upon amount is sent to the insured.

With an actual cash value policy, value is determined at the time of the loss. Factors such as age and wear and tear may be considered. This can be a surprise to some consumers because the value used to settle the claim may be lower than the actual appraised amount that had been used to calculate the premiums paid to the insurance company for the policy. Generally speaking, the insurance company may negotiate a price with the jeweler to replace the item of jewelry and in some cases, this dollar amount may be lower than your original purchase price. You may choose to repurchase the item from your jeweler or you may be asked to accept a cash payment as determined by the insurance company or agree to accept their replacement.

Should you unfortunately suffer a casualty loss of jewelry, understand the differences in policies and the options available to you. Consulting with your insurance agent at the time of the loss and coordinating with your jeweler are sound advice for a satisfactory ending.

Treatments Synthetics Simulants



Glass Filled Rubies..

continued from page 1

today in modern controlled furnaces. It is a stable and permanent process. A ruby that is untreated in any way is extremely rare and can be very expensive.

In recent years, a new process became prevalent in the marketplace. It involves blending a glass substance to fill in voids and fissures in the structure of commercial quality ruby. Unlike heat treatment, this process is not stable and therefore, needs special care. Many common household cleaning products will greatly damage the glass filling. Typical jewelry repairs cannot be performed without first removing the blended ruby and then resetting it after repairs are made to the jewelry item itself.

The idea that the gem needs special care is not necessarily a terrible thing. Pearls for example are quite beautiful and expensive. They also require a great deal of care and would not stand up to some of the same exposures that can affect glass filled

A glass filled ruby under microscopic examination. One possible indication that this is glass filled is the presence of gas bubbles that are common in a glass substance.



rubies. However, pearls are understood to be less durable and are usually sold with specific care instructions. In the case of rubies, we are not used to this gem requiring extra care and since so many have been sold without appropriate disclosure, disappointments have been many when consumers soon found themselves with a damaged stone.

As for pricing of these rubies, they are inexpensive. Remember, these are low grade corundum that is treated and blended with glass. Sometimes the glass content is significant and the product may be referred to as "composite ruby." As long as it is sold inexpensively, with full disclosure and care instructions, there should not be a problem. However, the jewelry industry has not looked favorably at these gems because so often, the opposite has occurred. They have either been sold without disclosure, or for a much higher price as if not treated in this way, or both.

© 2011 Gemworld International, Inc. All rights reserved. Articles may not be reproduced in any printed or electronic format, posted on the internet, or distributed in any way without prior written permission of the publisher. Researched and published by Gemworld International, Inc., *The Independent Source for Gem Pricing and Market Information*, created for The Jewelry Judge Ben Gordon.

Ametrine

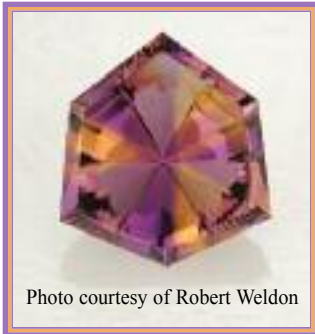


Photo courtesy of Robert Weldon

Ametrine is a variety of quartz that contains both amethyst and citrine sectors in the same crystal thus displaying a striking contrast of purple and yellow colors in one crystal. Many gemstones occur in different localities around the world. There are very few gem varieties that are mined from only one

geographical source. Despite the fact that quartz is the second most common mineral found in the earth's crust, and deposits of amethyst and to a lesser extent citrine, are known in numerous locations around the world, the unique bi-colored variety "ametrine" has only one known source—the Anahi Mine in Bolivia.

Eye-catching contrast of purple and yellow in one stone creates several options for cutting and jewelry designing. The traditional cutting style is the rectangular step cut. This shape displays a sharp boundary between contrasting colors. Bolivian ametrine crystals range from 10cm to 30cm in length with diameters ranging from 4cm to 12cm. These crystals have been a favorite for carving and designer cuts. Carved stones display the contrasting colors in a very smooth yet playful fashion.

Mystics believe that ametrine has the power to deliver inner peace and tranquility to the wearer. Who wouldn't feel better while looking at a nicely cut ametrine displaying purple and yellow at the same time?

When ametrine first entered the U.S. market, dealers sold the stones as heat-treated, not understanding that these bicolored gems are naturally occurring. Although heat is commonly used to color enhance amethyst or to produce citrine from amethyst, the notion that only a portion of a highly conductive quartz crystal could be heated should have dispelled these rumors early on. Ametrine is not heat-treated.

A note regarding synthetic ametrine: Quartz is a commonly synthesized mineral used in the watch industry. The technology provides much bigger and purer crystals that can be grown in only a few months. As a by-product, gem quality colored quartz is also produced. Synthetic ametrine is one of the popular varieties.

The crystals of synthetic ametrine are widely available on the international market and are fashioned into carvings and jewelry items. Consumers should be informed about the stone's origin when purchasing ametrine jewelry.

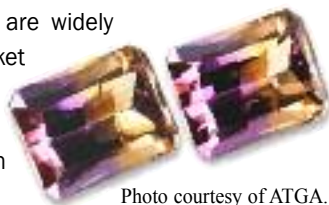


Photo courtesy of ATGA.
www.agta.org

Keep Your Diamonds Sparkling

Unique optical properties of diamond make it the most popular gem. Diamonds possess the highest luster of all transparent materials known as adamantine. Once a diamond crystal is polished, it displays the astonishing combination of luster, fire and brilliance. This legendary stone also deserves a quality mounting.



Everybody admires a brand new sparkling piece of diamond jewelry.

Yet, in time it may become dull with wear. The reason for this is found in another physical property of diamond. This unique mineral attracts oil like no other! Naturally, it will accumulate the smallest amount of oil from the skin on a daily basis. This very thin film of oil will also trap some dust or dirt. A few simple steps can keep your beautiful diamond jewelry looking like new.

To clean your diamond jewelry at home, it is best to use warm soapy water or a diluted ammonia-based product like Mr. Clean and a soft toothbrush, or any of the jewelry cleaning products available. Gold or platinum diamond jewelry can be placed in a glass or plastic bowl and soaked in the solution for a few minutes and then brushed carefully. Keeping everything in a bowl provides a safe cleaning media just in case a stone in the jewelry becomes loose or falls out of the setting. Rinse the jewelry with warm tap water. However, never hold over an open sink drain as the soapy jewelry will be slippery and could be dropped.

Only mild liquid dish soap or ammonia-based cleaners are recommended for cleaning diamond or hard stones such as sapphire and ruby, or gold and platinum metals. Chlorine bleach must be avoided as it will corrode the alloy metals commonly used in carat gold, silver and some platinum products.

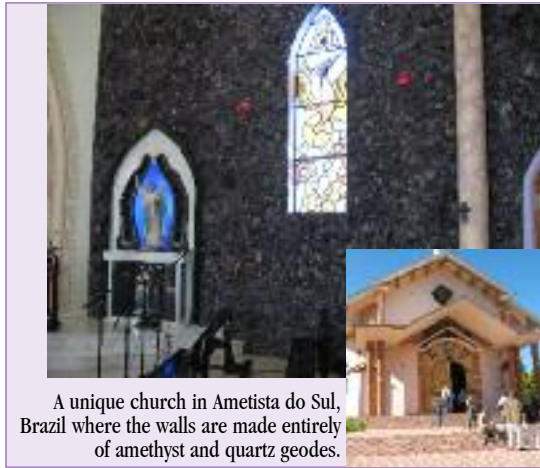
Most jewelry stores provide after-sales care for their merchandise. Jewelers typically use ultrasonic or steam cleaners for professional and detailed cleaning. They also check for any wear and tear, detecting a potentially loose stone. Diamonds are the hardest mineral known to man, yet they are not indestructible. They can get abraded or chipped with wear. They also can cut through the metal mounting if they become loose in the setting. Your jeweler will detect these issues and offer solutions. Have your jewelry inspected no less than ever six months. After all, not only will you get your jewelry cleaned professionally but also get the peace of mind in knowing that the gems are secure in their setting.



Brazil: Gems, Mines, Prosperity...continued from page 1

not realize that although citrine rarely occurs naturally in the yellow colors, most is actually heated amethyst. This process changes the color from purple to yellow. The south region is also where agates are produced. These agates were formed 80 million years ago.

Perhaps the most stunning attraction regarding amethyst is the "amethyst church" in Ametista do Sul in the southern state of Santa Catarina. The church was the project of the now Vice-Mayor Silvio Poncio and it contains 4 metric tons of amethyst. It was built between 2002 and 2006. Another project of vice-mayor Poncio is the creation of a tourist attraction out of an amethyst



A unique church in Ametista do Sul, Brazil where the walls are made entirely of amethyst and quartz geodes.

mine that is no longer active. The tour starts with entry into the mine where amethyst and other minerals can be seen in the walls and ending in a winery where the grapes are growing alongside the mine area.

As you make your way north, the region is comprised of pegmatite formations, which reach all the way to the north into the Caribbean. The pegmatite rocks are the host for gems such as emerald, topaz, and tourmaline. The Belmont emerald mine was discovered in 1978 and is the largest open pit mine in Brazil. Open pit mining is where they literally cut into the land and continue to dig deeper step by step forming a pit. This is in contrast to mining that is a tunnel cut deep into the ground, hence the

An open pit emerald mine in Minas Gerais, Brazil.



name "underground mining." The Belmont emerald mining operation now includes both open pit and underground mining. Using technology, the approximate location of the gemstone vein that runs in the pegmatite can be located and then mined respectively.



Heading deep into the Cruzeiro tourmaline mine.

The state of Minas Gerais in Brazil is best known for gem mines and gem companies and is located just north and west of Rio de Janeiro. The area is rich in iron, manganese, marble, gold, hematite, tourmaline, pyrite, topaz, and imperial topaz among others. Imperial topaz is a golden color with overtones of orange, pink, or red. The world's largest imperial topaz mine is the Capao mine in the district of Rodrigo Silva, in the city of Ouro Preto.

Of primary concern with mining these days is the environmental impact on the land. The government of Brazil is strict on this



Newly mined imperial topaz crystals from a mine in Ouro Preto, Brazil.

issue and before permits are allowed for mining, the plan must include environmental protection. This often includes returning the land to its original state or as close as possible by returning earth and water, replanting trees, etc. Some of the mines currently in operation in Brazil have long-term leases and permits and will be mined for at least another fifty years. There is no doubt that Brazil will continue to be a wealth of resources for the world's supply of gems and other minerals.



A tray of agate bookends, ready to ship. From the largest agate factory in Brazil located in Soledad.