

**Better Business Bureau's advice**

# Jewelry or junk? Know terms before buying

**Herald Special**  
An advertisement reads: "A genuine 25-point diamond in a stunning fashion gold necklace setting. Only \$19.95. Guaranteed."

False advertising? Not at all, says Paul Tuz, president of the Better Business Bureau of Metropolitan Toronto. The diamond and gold are real. The disappointment after delivery stems from terminology: a 25-point diamond is the size of a pinhead or 1-400th of a carat. The gold is 10 karat electroplated on base metal.

When it comes to buying gold, diamonds, gemstones, and other jewelry through the mails the old warning, "let the buyer beware," applies. It is best, advises Mr. Tuz, to inspect any jewelry before buying it. If you do order by mail, make sure the seller has a refund policy. And if you are still doubtful about a company's reputation, check it with the Better Business Bureau.

"Carat" is a base unit of weight used for diamonds and gemstones such as emeralds, rubies, sapphires. One carat weighs one-fifth of a gram. It takes 142 carats to equal one ounce. A carat also has 100 points. Therefore, 25 points equals 0.25 carats. Carats are noted by decimals, not fractions. Example: 1/4 carat is .25 carats; .0025 is 1-400th of a carat.

Karat spelled with a "k", not "c", is a base unit of pure gold. Example: 24 karat gold is pure gold. Lower karat designations indicate less gold and more base metal content. If the unit is 12 karat gold, it is half gold and half base metal. If the unit is 10 karats gold, it is 10 parts gold and 14 parts base metal and is the lowest quality gold that may be legally offered for sale in this country and still be called "gold".

"Solid" gold is not necessarily pure or 24 karat gold; it simply is not hollow. In fact, solid gold

is often 14 karat or 18 karat gold. When buying gold jewelry, be sure to examine it for karat designations which must be stamped on many items. Mr. Tuz says that much costume jewelry is made of a base metal that has been either electroplated, gold plated or gold filled. These terms describe different processes for placing a thin layer of gold over the base metal.

**Gemstones and Gem Substitutes:** The cost of diamonds is determined by the gem's individual qualities and, usually, the current market conditions. The qualities include color (or the absence of color), clarity, cut, and carat. Rarity, durability, portability, and fashion also affect value.

Pearls are graded by luster, absence of blemishes, color, size, and shape.

The shapes are round or perfectly spherical, irregular, "baroque", pear, drop, button, and mabe (half-round). The larger the pearl, the more rare. There are two kinds of pearls: natural (oriental) and cultured. Both kinds are formed by oysters; cultured pearls, however, are scientifically controlled in oysters, hence, "cultured". Imitation pearls are man-made; by

law they must be noted as "imitation" or "simulated".

Amethyst is a form of quartz. It is expensive, but durable. It must be kept from heat. Cameos are generally made from substance composed of two or more different layers that have been carved so colors of the layers contrast. The most expensive are carved from banded chalcedony. Jade is available in many

colors, not just green. Two minerals can be called jade: jadeite and nephrite.

Lapis lazuli is lightweight and characterized by veins, spots, and other markings. Opals are solidified silica jelly. Rhinestones originally were worn quartz pebbles found in the Rhine River. The term now is used to describe glass stones that have been molded or hand cut.

A synthetic gem has the same chemical composition as the real thing, but it is made in a laboratory. These gems are excellent and cost less than the real ones. While imitation gems approximate the physical appearance of natural ones, Mr. Tuz says they have different compositions - usually glass.

CZ diamonds (for cubic zirconia) have many qualities of real diamonds

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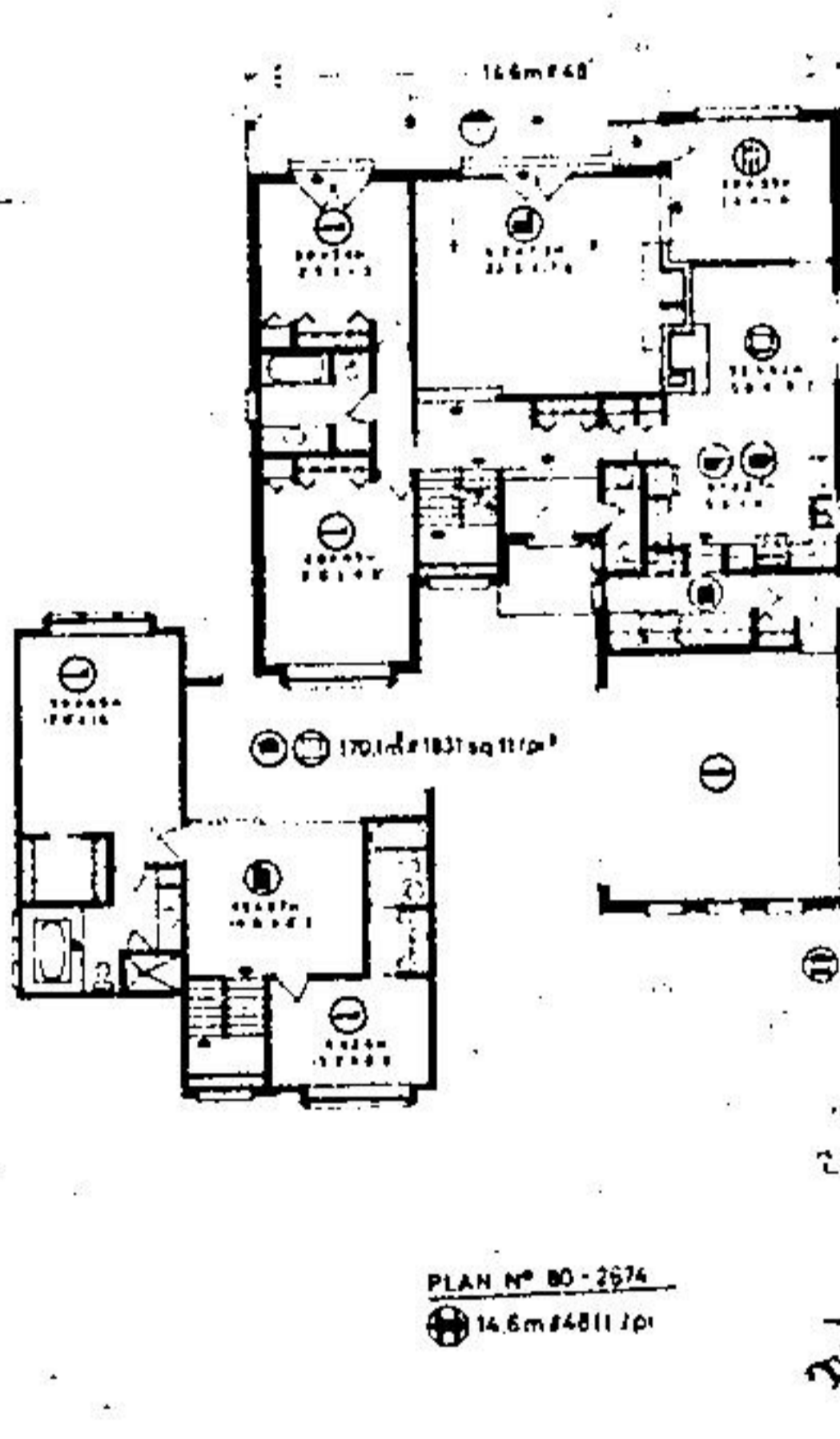
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# HOME OF THE WEEK



## STATELY TUDORESQUE HOME WITH A REAR VIEW

This luxurious four-bedroom two-storey home design bears a strong resemblance to the country manor homes of rural England, with stucco and barge board trim, heavy casement-style windows and abundant use of brick veneer. It is well suited to the wide frontage residential building lot and contains almost 2,700 square feet of finished floor area on two levels. A full basement provides additional space for the future development of recreational facilities such as a home workshop, a pantry, luggage storage, or whatever combinations individual tastes and requirements dictate.

The charmingly rustic barn-style entry leads into a spacious reception foyer, which is sunken two steps from the main living level. The foyer contains a two-piece vanity bathroom for guest accommodation. From the foyer, traffic moves down two steps into the sunken living room, which features a wide, cantilevered-hearth masonry fireplace and log storage, and French doors leading onto the lower-level rear patio. A spacious dining room is elevated from the living room, and also provides access to the patio.

A well-planned L-configuration kitchen has an excellent work triangle, generous countertop work surfaces and abundant cupboard storage facilities. A large family room/dinette is adjacent to the kitchen. The family room has a cantilevered-hearth masonry fireplace, which is the rear side of the living room unit. A convenient pocket door separates the family room/dinette from the dining room, thus providing for excellent separation of casual family meals and formal dining.

Two lower level bedrooms are positioned on either side of the master bedroom in a wing well-

separated from the main entertaining area, for freedom from disturbance. Each has excellent closet storage facilities and good natural lighting. Each of the two upper level bedrooms is a self-contained luxury suite with separate ensuite bathroom and walk-in closet. The master bedroom has a four-piece ensuite bath with shower and a corner-positioned sunken tub. The two upstairs bedrooms share a central den/lounge area, which could be decorated according to individual family preferences.

An enclosed two-car garage, with access to the mud room off the laundry-utility complex to the rear of the kitchen, and a full basement for future development, complete the convenience features of this impressive and luxurious design.

Plans for Design No. 80-2674 may be purchased either by the single set, at a cost of \$130.00 for the first set and \$25.00 for each additional set, or by the package. A five-set plan package, including the first set, is economically priced at \$185.00 and an eight-set package, also including the first set, is only \$225.00.

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