
PRECIOUS METALS

Jewelry should be marked with its karat quality. Near the karat quality mark, you also 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 don't see a trademark accompanying a quality mark on a piece of jewelry, look for another piece.

List of precious metals:

Platinum is a type of precious metal jewelry that costs more than gold. It usually is mixed with other similar metals, known as the platinum group metals: iridium, palladium, ruthenium, rhodium and osmium. Different markings are used on platinum jewelry as compared with gold jewelry, based on the amount of pure platinum in the piece. The quality markings for platinum are based on parts per thousand.

For example, the marking 900 Platinum means that 900 parts out of 1000 are pure platinum, or in other words, the item is 90% platinum and 10% other metals. The abbreviations for platinum — Plat. or Pt. — also can be used in marking jewelry.

The words silver or sterling silver describe a product that contains 92.5% silver. Silver products sometimes may be marked 925 which means that 925 parts per thousand are pure silver.

Some jewelry may be described as silver-plate: a layer of silver is bonded to a base metal. The mark coin silver is used for compounds that contain 90% silver. According to the law, quality marked silver also must bear the name or a U.S. registered trademark of the company or person that will stand behind the mark.

Choose a Precious Metal that Fits Your Lifestyle

We all know that different people have different interests. But did you know that when choosing jewelry, you can pick a metal that fits your interests?

Certain precious metals, platinum for instance, are more durable and fit an active lifestyle. Look at the lifestyles below, and see the metals that fit yours!

When it comes to romance, he's a traditionalist. What should he do to match his lifestyle?

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Buy gold and silver

Coveted for its luster and beauty, gold is the traditional metal for wedding rings. However, gold continues to hold its own among a bevy of new metals.

The percentage of gold in a ring is measured by karats. Since gold is a relatively soft metal, the higher the percentage of gold (and the higher the karat), the softer the ring. Men's rings generally are made in 10, 14 and 18 karat gold, so that the rings will be more durable.

Most gold jewelry is either yellow or white. The alloys used will alter the color. Some gold is plated with rhodium to make it appear a brighter white. Since the coating can wear away with time, active individuals may prefer a more durable white metal such as platinum or palladium.

Silver is the softest — and the least expensive — of the fine metals. Since it scratches easily, it is best used for jewelry that is not worn daily.

Since it is inexpensive, silver allows you to have many pieces you can switch out. People who are extremely active or enjoy gardening or working with their hands, may want to consider a harder metal.

Purchase titanium

Coming in an array of silvery colors, titanium is a great metal for the most active of people. Titanium is the hardest of the metals, therefore more scratch, dent, and bend resistant. Another benefit is that in its pure form, titanium is 100% hypoallergenic.

Titanium does have its drawbacks: since it cannot be soldered, titanium rings cannot be sized and in an emergency, it is much harder to cut off than other metals.

Palladium

This is a popular choice among the young and active. As a white metal, palladium strikes a harmonic balance between white gold and platinum. Harder than gold, yet softer than platinum, palladium can be used in jewelry in its near pure form, making it hypoallergenic.

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Also, palladium, unlike white gold, is naturally white. Palladium is also less expensive than platinum and can be sized and polished.

Invest in platinum

This prestigious — and expensive — metal is hypoallergenic dense, heavy and scratch resistant. It fits an active style where a sense of class and elegance are desired, even while on the run.

Credit: American Gem Society