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## Caring for your Jewelry



Jewelry is not only a valuable treasure to collect — it's an enjoyable investment to wear. Whether a particular piece is a priceless family heirloom or a small curio that marks a special event, most of us want to protect and preserve our jewelry for sentimental as well as monetary reasons. Did you know that:

- *Hard stones will scratch softer stones and all metals.* When it comes to precious stones, diamonds are the hardest, followed by sapphires, rubies and, finally emeralds. For this reason, bracelets or necklaces should always be stored flat so that the stones don't touch one another.
- *Human skin oils (believe it or not!) are extremely beneficial to keeping your pearls lustrous.* That's why our great grandmothers advised wearing pearls to bed at night.
- *The Gemological Institute of America (GIA) grades diamonds and also scientifically identifies pearls and other gems.* A GIA Report is a way to establish value based on measurement, weight, clarity, color, proportion, and unique characteristics. It's a good idea to look at a GIA Report before buying a new piece of jewelry. You might also want to consider requesting a GIA Report from your jeweler to establish value for insuring your existing pieces.

While most of us tend to focus our worries on theft, jewelry is more often prey to damage resulting from careless storage and maintenance.

Here are some practical tips about taking care of your favorite items:

- Keep individual pieces on a soft, lint-free material or in tissue paper, arranged so that each piece is separate. Don't store jewelry or watches in cotton — stones and prongs tend to catch easily and cotton fibers can get underneath watch crystals and into the works.
- Avoid casually dropping your jewelry into a dish or onto a table. The impact may cause stones to chip, settings to loosen, and crystals to loosen and break.
- Ask your jeweler to inspect and tighten mountings. Periodically check to see if prongs are firmly holding stones by lightly shaking your jewelry pieces — you may hear a faint click if a stone is actually loose.
- Never allow pearls to come into contact with perfume. Its alcohol content can affect their color, their surface, and their value.

Dealers and collectors of precious stones use the simplest methods of cleaning jewelry — plain soap and water and a soft brush to gently ease dirt from behind and between set stones. For stones and crystal, a little bit of ammonia will add a brilliant shine.

Our job is to help you protect the investment in your home and your valuables. In conjunction with Fireman's Fund Insurance Company, we are providing this series on Caring for Your Valuable Possessions. It is part of our ongoing commitment to provide information as well as insurance.

*Compliments of:*



## About the Artist's Work

This is an altered photograph by Michael Going — a unique art form that combines modern technology and traditional impressionistic techniques.

Mr. Going first shoots an image with a standard Polaroid camera. Once the picture is developed, he waits from five to thirty minutes. He then uses various tools and carefully manipulates the emulsion that lies beneath the protective acetate. The outcome is an impressionistic brush effect, a unique blend between painting and photography.

Fireman's Fund Insurance Company has selected Michael Going's work to represent their *Prestige*® homeowners policy. His images convey the warm, shimmering quality of the American home as an "oasis for the soul", deserving and worthy of the finest in insurance protection.

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