

From

The Collector

to You...

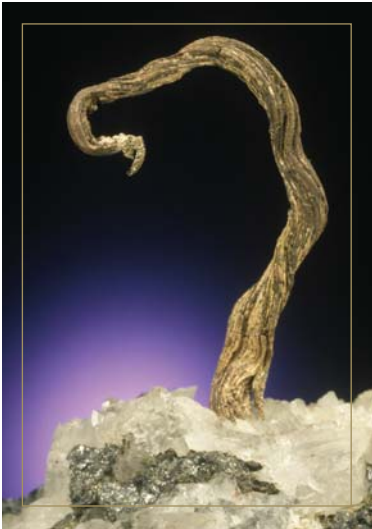
PRECIOUS METALS – What can YOU learn? A deepened appreciation!

The metals we will concentrate on are most often used in jewelry, they are referred to as the NOBLE METALS. Noble Metals include Gold, Platinum, and Silver.

The history of these *precious* metals began in ancient civilizations some 4500 years ago, and today their importance continues! Their mere reference can bring images of value, beauty, adventures, and adornment! Archeologists discover items created of these metals, revealing details of civilizations past! International financial/monetary standards were based on quantities of metals (i.e./ The Gold Standard). Gods and Deities have been given these metals as the ultimate offerings from their worshippers. Kings, Queens, and all, value and treasure ownership, and desire adorning themselves with these metals. History does not lie – there is a reason for this reverence!

SILVER

Silver, in its purity, is the metallic element (Ag), found on your Periodic Table of Elements studied in science class. This natural white metal is typically unearthed as irregular wiry or scaly natural formations of the raw material. It is the most affordable of the noble metals, though it is still considered rare - silver comprises only about 73 parts *per billion* of the earth's crust! In addition, silver is also associated with 25th Anniversary celebrations, used as a commodity, and



when polished, it shines more brightly than any other metal on earth! Polished silver reflects more than 90% of visible light back to the eye! Its seductive gleam makes this metal dazzling and a natural choice for jewelry and other products. Silver remains a classic gift or self-purchase, it has long been treasured and continues to be to this day.

Though lovely and luminous, “pure silver” is not practical due to its softness and can easily damage. Therefore, silver is chiefly alloyed (or mixed) with other metals to produce a more durable/useable product, as in jewelry, hollowware & table flatware. The need for silver to be alloyed is simply for durability, and most often found in the marketplace is “Sterling Silver”. Sterling silver is not pure silver, it is an alloy mixture of 92.5% silver + 7.5% copper (generally copper, but other components can be used). This alloy of silver will be quality marked or stamped as *Sterling Silver* or *925*. Based on the U.S. Standard, if there is less than 92.5% of silver in a product, it is against the law to call it “silver”!

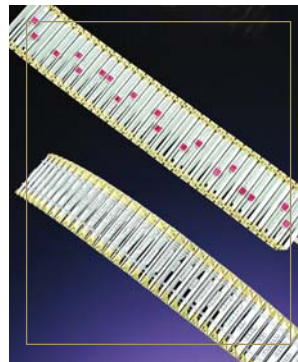
Why does silver tarnish?

All silver will eventually tarnish, this is a natural chemical reaction.

Silver discoloration occurs slowly, over time, and is caused by exposure to sulfur compounds found in the air. To combat this natural process, finer manufactures of jewelry and other silver product will “plate” their silver with a non-corrosive white metal called rhodium; like all “plating” this will eventually wear away. When tarnish is observed, simply re-polish with a polishing cloth to its original bright luster, or re-plating with rhodium is always an option.



PLATINUM



Many people think of Platinum as the new “in” metal. However, it has been around since approximately 700 B.C.! The ancient Egyptians, pre-Columbian South American cultures and Spanish conquistadors all worked with platinum! In addition, modern century metal-smiths also prize platinum as their ultimate jewelry metal because it is one of the strongest and most durable metals, this makes it possible to create delicate looking but very strong, jewelry designs.

Platinum is thirty times more “rare” than gold and over a third denser, which contributes to its value. In contrast, platinum is actually more plentiful than gold, but its “rarity” is due to its dispersion in the earth. Platinum is thinly distributed, takes much longer to mine, remove from the ground, and to extract the metal from its ore. However, it is platinum’s physical properties that are the challenge in manufacturing jewelry. One of the biggest manufacturing challenges is “heating to a melt”, to reform or mold the metal. Platinum has an exceedingly high melting point of 3224° F! (Water boils at 212°F).

Precious Metals... continued on page 2

Precious Metals... *continued from front page*

Special torches, protective eyewear and experience are necessary to create designs in platinum. That is why platinum manufacture is reserved for the seasoned craftsmen, if platinum melts at 3224°F, and diamonds can be burnt in air at (1520°F) think of the necessary care it takes to set stones alone!

Platinum is a naturally white metal and the preference for those who love the pure appearance. Over time and from wear platinum's surface luster does change becoming softer & richer, achieving a subtle glow- this glow; is called a patina. All metals develop a natural patina – in platinum's case it is often referred to as "gun metal grey". This visual narrative of this acquired patina is highly desired by all platinum lovers. However, for those who love to "shine", as with all metals, its

patina can be removed. Platinum can be polished back to its original bright shiny appearance!

Today, the world jewelry trade has again discovered this elegant precious metal. Platinum jewelry is typically 90-95% pure, which makes it hypoallergenic. Platinum is alloyed with other metals to aid in crafting, most often with the metals Ruthenium and Iridium. However, in recent years, due to the increased demand and production costs for platinum jewelry, some manufacturers have lowered their platinum content and increased alloy content– these items cannot be compared to Platinum 950 - it is as comparing 10kt gold to 22kt gold. As a consumer, ask questions.... know what you are purchasing! Rest assured, at the Collector – we only carry Platinum 950 or higher.

GOLD

"Pure Gold" – is a captivating statement and it conjures up many mental images and feelings. Its natural yellow color inspired ancients to associate it with the energy and health of sunlight! Gold's discovery has caused migrations of people as in the "gold rushes" of the late 1800s, and destroyed civilizations, as with the Spaniard's discoveries of South American cultures and their gold. Gold jewelry adorns its wearers, translating a luxury,

warmth, and a sensational feeling of opulence, always an excellent choice!

Gold, another natural element (Au), is quite heavy, and it is felt in its heft. However, pure gold is even softer than pure silver! Pure gold is easy to fashion, but durability becomes the issue, thus, alloying enhances gold's toughness, hardness and color. Gold is the most malleable and ductile of all the noble metals, this means it stretches without breakage and it has the capability to be fashioned into, and to retain, a new shape. This is why gold has been treasured and can be found in so many creative mediums.

The natural, vivid yellow color of pure gold is unique and its warm metallic beauty is breathtaking. Still, by adding metals – like silver, copper, zinc, nickel and palladium – to gold, the result is a more durable alloy and different "colors" of gold can be achieved while retaining its beautiful luster. These gold alloys are what are found in jewelry product internationally, as 22kt, 18kt, 14kt etc. As described,

all pure gold is bright yellow, however, the color palette of gold can be achieved by adding alloy in varying proportions. You have likely seen white, green, even pink or rose gold; all of these begin with pure gold plus mixed proportions of alloy that result in new hues.

Creating the color Palette of Gold!



Alloys are added to gold, and "color" is achieved by their introduction.

- Copper* – Reddening, Pink to Red
- Silver* – Greening, Green to White
- Zinc* – Bleaching
- Nickel & Palladium* – Whitening

Examples of the compositions of different colored gold are:

- Yellow Gold: Gold, Copper, Silver, Zinc
- White Gold: Gold, Copper, Nickel, Zinc
- Red Gold: Gold, Copper, Silver, Zinc
- Green Gold: Gold, Silver, Copper, Zinc



Do you really understand the difference of the gold stamps or quality marks ...such as 22kt, 18kt, 14kt etc.?

CHART OF "GOLD" KARATAGE & DEFINITIONS

Karat (Gold Only)	10 Karat 10 KT, 10K	14 Karat 14KT, 14K, 585	18 Karat 18K, 18KT, 750	24 Karat 24K, 24KT, 999
Percentage of Precious Metal	41.7%	58.3%	75%	99.99%
Parts Per Thousand	417	583	750	999
Verbal Equivalent	10 parts gold, 14 parts other metals	14 parts gold, 10 parts other metals	18 parts Gold, 6 parts other metal	24 parts Gold PURE GOLD!

From the Executive's Desk...



Quickly heading into the winter season, with all its wonders and surprises upon us, it has become clear that bold gold with opulent detailing is once again a must have. With the classic look of this regal metal, there is nothing more timeless. In addition, fresh styles and unique designs are widespread. Rediscovered once again, yellow gold is a fashion staple and as always, invokes a sense of stylish and elegant glamour.



What else is on the radar? You may ask. The answer to that is, nature. Organics such as corals, wood, jet, and ammonites have been making headway in all areas of design. Other gemstones such as Tigers-eye, yellow to red Citrines, orange Garnets such as Spessartite, and the fabulous new golden toned Zircons from Africa display colors that are reminiscent of the warmth observed throughout nature. The natural world has been and continues to be an inspiration for current design for all of the seasons.

There's another thing I'd love to tell you about...Pink GOLD, and by the way it's red hot! In the "Retro" era of jewelry, the time span from the 1930s through 1940s, designs in Pink Gold were prevalent. However, modern day designers are embracing this alloyed colored gold once again. You will be able to see it in a number of "Tri-color" (Yellow, White, and Rose) pieces or all on its own in all its rosy glory!

We at The Collector would all like to wish you a very Happy Holiday and an eventful New Year!

Jeanne Hancock Larson,
Executive Director

Special Interest: Humanitarian Awareness by Jeanne H. Larson

In addition to the jewelry/trends news, there is international news that is more socially relevant, that I would like to share. I feel it is imperative that all our clients understand that we are aware of world humanitarian issues, and require the legitimacy of the products we provide to you.

The Collector Fine Jewelry has always shared the responsibility as world citizens to contribute back to the societies it touches. On a local level, I personally am involved in many philanthropic organizations, nationally my husband and I promote educational opportunities and encourage others to stay informed. However, it is the subject matter of international humanitarian issues that I would like to highlight.

In December, the release of the movie "Blood Diamond" is sure to get many headlines.

This (crude) movie title will **and should** evoke questions from conscientious consumers.

In response to this, we encourage all to visit the website:
www.diamondfacts.org

Do feel comfortable knowing that at *The Collector Fine Jewelry*, we require that ALL our gemstones, metal mining and suppliers warranty that their products comply to the protective fair trade policies and laws that have been put in place by international organizations. At *The Collector* – we feel that it is more important to address an issue, give the facts, and not to include a "spin" that will try to divert from the truth. As always, we encourage all our clients to ask questions and we can share the most current activities/solutions to these world issues.

Again, we encourage all to visit the website: www.diamondfacts.org

This website was created and will clearly give the **facts** of the issue of diamonds attributed to conflict. Governments, world organizations and the jewelry industry have rallied and created this information medium that is available to all!

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FAST FACTS:

The qualities shared by Gold, Platinum, and Silver are rarity, allure, durability and workability.

Silver has the highest thermal and electric conductivity of any substance
All silver over time will tarnish in air!
This is a natural chemical reaction.



Platinum is the heaviest of all of the noble metals; a mere 6-inch cube weighs 169 lb!

The US government declared platinum a strategic metal for military use during World War II! Platinum was no longer available to use in jewelry, thus, the return of bold gold, in the Retro jewelry designs of the 1940-50s).

Gold One troy ounce of gold can be drawn out to a wire thread more than 50 miles long!
On the entire earth's crust, only 3.5 parts *per billion* are pure gold!

Rhodium Plated: Silver, platinum and white gold are often plated by the metal rhodium! This is a platinum group metal, and this plating is done as means of finer finish, for a brighter pure "white" color and luster, and in the case of silver – to prolong against inevitable tarnishing.

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