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## JEWELRY

# How to Care for Fine Jewelry So It Lasts Generations

By Scott Tischler · July 28, 2026 · 9 min read

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Fine jewelry does not wear out. It gets neglected. The piece your grandmother wore every day for fifty years survived because someone cleaned it, checked it, and knew when to take it off — not because it was tougher than yours. Good care is mostly a handful of small habits and a few things you must never do. Do them, and a well-made ring or chain will outlive you and get handed down looking as good as the day it was bought.

I have spent my career around jewelry — as a top salesperson at Kay Jewelers and as the maker behind my own custom line, the Scott Ryan line. I have seen what comes back across a counter: the solitaire with a bent prong nobody noticed, the emerald cracked by an ultrasonic cleaner, the pearl strand dulled by perfume, the white gold that yellowed because the owner never knew it was plated. Almost all of it was preventable. Here is exactly how I care for jewelry and what I tell every customer.

**This article is general guidance, not an appraisal or advice on your specific pieces.** Gemstones, treatments, and settings vary, and some stones need handling the opposite of what works for a diamond. When a piece is valuable or sentimental, have a qualified jeweler or gemologist look at it in person before you clean, repair, or store it in a new way.

## Clean Each Piece the Way Its Materials Demand

The single most common mistake is treating all jewelry the same. A diamond and an opal are both "gemstones," but one is nearly indestructible and the other can crack if you look at it wrong. **The safe universal method for most gold and platinum jewelry set with hard stones — diamond, sapphire, ruby — is warm water, a drop of mild dish soap, and a soft toothbrush.** Soak a few minutes, brush gently behind and under the stone where oils and lotion collect, rinse in a bowl (never over an open drain), and dry with a lint-free cloth.

That method fails or damages many other materials. Soft, porous, or organic materials — pearls, opals, emeralds, turquoise, coral, amber — should never be soaked or scrubbed. Wipe them with a

barely damp soft cloth and dry them immediately. Ultrasonic and steam cleaners, which are wonderful for a plain diamond band, are genuinely dangerous for these stones and for anything with fractures or fillings.

Here is a working reference for the most common pieces.

| Material / stone            | Safe cleaning                                    | Avoid                                | Notes                                              |
|-----------------------------|--------------------------------------------------|--------------------------------------|----------------------------------------------------|
| Diamond (in gold/platinum)  | Warm water, mild soap, soft brush; ultrasonic OK | Chlorine, harsh abrasives            | Oils dull sparkle fast; clean weekly if worn daily |
| Gold (yellow/rose)          | Warm soapy water, soft cloth                     | Chlorine bleach, abrasive pads       | Chlorine attacks alloys over time                  |
| Platinum                    | Warm soapy water, soft brush                     | Abrasives                            | Develops a soft patina many people like            |
| White gold (rhodium-plated) | Mild soapy water, soft cloth                     | Scrubbing, ultrasonic overuse        | Plating wears; re-plate periodically               |
| Sapphire / ruby             | Warm soapy water, soft brush                     | —                                    | Very durable; check for fillings first             |
| Emerald                     | Damp cloth only                                  | Ultrasonic, steam, soaking, solvents | Usually oiled; heat and chemicals ruin it          |
| Opal                        | Damp cloth, dry at once                          | Ultrasonic, soaking, heat            | Can craze and crack; hates dryness and shock       |
| Pearl                       | Wipe with soft damp cloth                        | Ultrasonic, chemicals, soaking       | "Last on, first off" — perfume dulls luster        |
| Turquoise / coral / amber   | Dry or barely damp wipe                          | Chemicals, soaking, heat             | Porous; absorbs everything                         |

When in doubt, use the gentlest method and ask a jeweler. You cannot un-crack an opal.

## Store Jewelry So It Cannot Scratch or Tangle Itself

Jewelry damages jewelry. A diamond is the hardest natural material there is, which means the loose diamond ring tossed in a dish with your other pieces is quietly scratching every softer stone and every gold surface it touches. **Store pieces separately, each in its own soft pouch or a lined box with individual slots.** Chains should be clasped and laid flat or hung so they do not knot; a fine chain that tangles and gets yanked is a chain that snaps.

Keep organic and soft stones away from heat, direct sun, and dry environments. Pearls and opals in particular can dry out, dull, or crack in a hot safe or a sunny windowsill. Pearls actually like being worn — the moisture from skin helps them — but stored long-term they should be kept in a soft cloth, never sealed airtight for years. Silver tarnishes with exposure to air and sulfur; anti-tarnish strips and a closed box slow it dramatically. A cheap silica gel packet in the box controls humidity for everything.

## Know When to Take a Piece Off

Most damage does not happen in a jewelry box. It happens on your hand while you do something jewelry should not be part of. A short list of moments to remove rings and bracelets:

- **Lifting weights, gripping bars, or any heavy manual work.** As a lifelong lifter I will say this plainly: a loaded barbell or dumbbell handle will bend a ring shank and can pinch a finger badly. Rings come off before I train.
- **Cleaning with chemicals.** Chlorine bleach and many household cleaners attack gold alloys and can pit or discolor metal over time.
- **Swimming pools and hot tubs.** Chlorine again, plus cold water shrinks fingers and rings slip off.
- **Gardening, dishes, and gym showers.** Grit scratches, soap builds a film, and drains eat rings.
- **Applying lotion, sunscreen, perfume, and hairspray.** Put jewelry on last, after these have dried. This is the whole reason for the pearl rule: last on, first off.
- **Sleeping, for some pieces.** Rings with high settings and stud earrings can snag bedding or bend; many people are fine sleeping in a plain band and better off removing anything with prongs.

None of this means you should baby your jewelry into a drawer. Wear it. Just take it off for the handful of activities that actually threaten it.

## Check Your Settings Before a Stone Falls Out

The most expensive failure in jewelry is a lost stone, and it is almost always preventable because prongs warn you before they let go. **Once a month, look and listen.** Hold the piece to your ear and tap or gently shake it near your ear — a loose stone often ticks or rattles. Look at the prongs under good light: are any bent flat, worn thin, snagged, or clearly shorter than their neighbors? Run the piece across a bit of fabric or a cotton ball; a prong that catches is a prong that is lifting.

Prongs are small metal fingers doing a hard job, and they wear. Everyday rings — especially engagement rings worn through dishes, bags, and steering wheels — thin out over years of micro-abrasion. Re-tipping or re-building prongs is routine, inexpensive bench work when caught early and a catastrophe when caught late. Channel and pavé settings hide small stones that can work loose

invisibly; those deserve a professional eye more than your monthly glance. If a stone moves at all, stop wearing the piece until it is repaired.

## Put Professional Maintenance on a Schedule

Home care handles the daily grime. A jeweler handles what you cannot see. Think of it like servicing a car — cheap maintenance now prevents an expensive failure later.

| Interval                   | What to do                                                         |
|----------------------------|--------------------------------------------------------------------|
| Weekly (daily-wear pieces) | Home clean with warm soapy water                                   |
| Monthly                    | Self-inspect prongs, clasps, and stones for looseness              |
| Every 6-12 months          | Professional clean, inspection, and prong/clasp check              |
| Every 1-3 years            | Re-plate white gold rhodium as needed; restring worn pearl strands |
| As needed                  | Re-tip prongs, tighten stones, repair clasps at first sign of wear |

The twice-a-year professional check is the highest-value habit on this list. A bench jeweler will spot a lifting prong, a thinning shank, or a loose stone in seconds and fix it for a fraction of what replacing the stone would cost. Many jewelers do this inspection free for pieces they sold, and it is worth paying for on anything valuable. **Pearls that are worn regularly should be restrung roughly every year or two**, before the silk stretches and frays; a strand that breaks in public loses pearls down a drain or a sidewalk.

## Protect the Value, Not Just the Metal

Care is not only physical. If a piece matters, it should be documented and insured. Get a professional **appraisal** for anything of significant value, and update it periodically — precious metal and gemstone prices move, and a valuation from a decade ago may badly understate a replacement cost today. Keep the appraisal, the original receipt, and clear photographs somewhere separate from the jewelry itself.

For insurance, a standard homeowner's or renter's policy usually caps jewelry payouts at a low amount and may not cover simply losing a stone. A **scheduled rider or a standalone jewelry policy** covers named pieces for their appraised value, typically including loss, theft, and damage — read what "mysterious disappearance" coverage means, because that is the clause that pays when a stone falls out and vanishes. Documentation is also what lets a jeweler recreate a piece faithfully if the worst happens. I build custom pieces from photographs and specifications all the time; good records turn a devastating loss into something that can, at least, be remade.

Fine jewelry is one of the few things you buy that can genuinely last for generations. It does that when someone takes ten seconds a month to check the prongs, cleans it the way its stones require, takes it off before the gym and the pool, and lets a jeweler look at it twice a year. That is the entire secret. The pieces that get handed down are simply the ones that got cared for.

### Key takeaways

- ② Match cleaning to the material: warm soapy water and a soft brush for diamonds and hard stones, but only a damp cloth for pearls, opals, and emeralds.
- ② Never put emeralds, opals, pearls, or fracture-filled stones in an ultrasonic or steam cleaner; heat and chemicals can crack or ruin them.
- ② Store pieces separately in soft pouches or lined slots so diamonds cannot scratch softer stones and chains cannot tangle and snap.
- ② Take rings off for lifting, cleaning chemicals, pools, and lotions, and follow the pearl rule: jewelry on last, off first.
- ② Inspect prongs and clasps monthly and get a professional clean-and-check every six to twelve months; re-tipping a worn prong is cheap, replacing a lost stone is not.
- ② Appraise and insure valuable pieces with a scheduled rider, and keep receipts, photos, and appraisals stored separately from the jewelry.

## Frequently asked questions

### How often should I clean my engagement ring?

If you wear it daily, a quick clean in warm water with a drop of mild dish soap once a week keeps it bright, because skin oils and lotion dull a diamond fast. Brush gently behind and under the stone where residue collects, then rinse in a bowl rather than over an open drain. Have it professionally cleaned and inspected every six to twelve months.

### Can I put all my jewelry in an ultrasonic cleaner?

No. Ultrasonic and steam cleaners are safe for plain diamond, sapphire, and ruby jewelry in solid gold or platinum, but they can crack or damage emeralds, opals, pearls, turquoise, and any stone with fractures or fillings. When you are unsure whether a stone is treated or fragile, skip the machine and use a damp cloth, or ask a jeweler first.

### Why is my white gold turning yellow?

Most white gold is plated with rhodium to give it that bright white finish, and that plating gradually wears off with daily use, letting the slightly yellow gold underneath show through. This is normal and expected, not a defect. A jeweler can re-plate it, usually every one to three years depending on how hard the piece is worn.

### **How should I take care of pearls?**

Wipe pearls with a soft, barely damp cloth after wearing, and follow the "last on, first off" rule so perfume, hairspray, and lotion never touch them. Never soak pearls, put them in an ultrasonic cleaner, or store them sealed airtight for years, since the silk and the pearls themselves can dry out. Strands worn regularly should be restrung about every one to two years before the thread frays.

### **When should I take my rings off?**

Remove rings for heavy gripping or lifting, cleaning with chemicals, swimming in chlorinated water, gardening, and applying lotions or sunscreen. These are the moments that bend shanks, pit metal, film up stones, or let a ring slip off in cold water. Wearing your jewelry the rest of the time is fine and even good for pieces like pearls.

### **How do I know if a prong is loose before I lose the stone?**

Once a month, hold the piece near your ear and gently shake it; a loose stone often ticks or rattles. Then look at the prongs under good light for any that are bent, worn thin, or snagging on fabric, and stop wearing the piece if the stone moves at all. A jeweler can re-tip or rebuild worn prongs quickly and cheaply when caught early.

### **Do I really need to insure my jewelry?**

For anything valuable or irreplaceable, yes. A standard homeowner's or renter's policy usually caps jewelry payouts low and may not cover a stone simply falling out, whereas a scheduled rider or standalone jewelry policy covers named pieces for their appraised value including loss, theft, and damage. Keep a current appraisal, the receipt, and photos stored separately so the piece can be valued or even recreated.

### **How often should jewelry be professionally serviced?**

Every six to twelve months for pieces you wear regularly. A bench jeweler will clean the piece properly, check every prong and clasp, and tighten anything working loose, often in a few minutes. This routine service is the cheapest insurance against the most expensive failure, which is a lost stone.

**About the author.** Scott Tischler is the Founder & Chairman of Alrecommend.ai and a practitioner-authority on AI search and Answer Engine Optimization. With 20+ years in marketing technology — including American Express, MetLife, and UBS — and executive study at Wharton, Harvard, Yale, and Oxford, he helps businesses become the ones AI recommends.