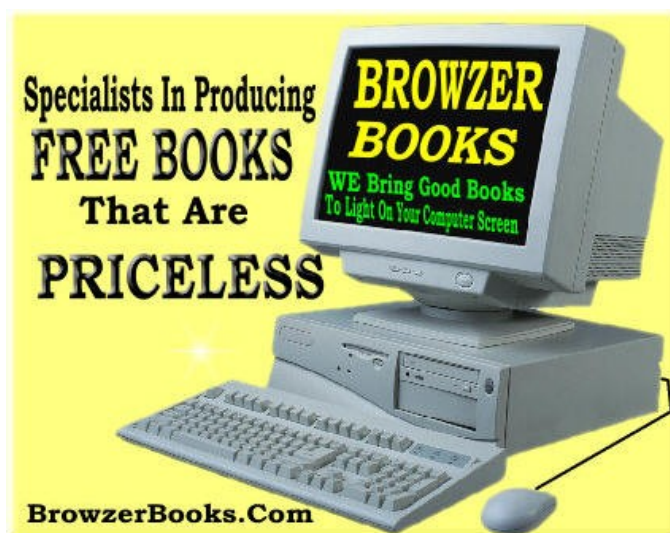


Right after a hard rain you can find diamonds exposed on the surface of the mud. That's because mud will not stick to a diamond. Therefore the mud slides down and the diamonds show up. Keep the sun in front of you and watch for little glints of light that will pinpoint where the diamonds are.

Diamonds ARE Forever, is published by:



Today there are so many diamonds around us that it is difficult to realize that they are indeed still rare items. The price of diamonds continue to rise steadily and when it comes to putting a few things back in their investment portfolios more people than ever like to tuck away a diamond or two, and the bigger the better. They don't even know where their diamonds come from, and never think to wonder how that diamond came to be sitting in the jeweler's case.

There is a romance about diamonds, and once you know their story you will appreciate the diamonds in your life much more. Everyone loves the romantic story about the man with a large ranch who became dizzy with the thought of finding a diamond mine. He sold everything he had, put his family on hold, and set off around the world in search of diamonds. Death caught up with him before he found his first diamond and one of his old neighbors was dispatched to tell the family of his departure. As he was about to leave the neighbor noticed a rock on the mantle and asked where it had come from. "Our old ranch," he was told. "That's a diamond," he said. And the old ranch, the one the man had left behind to forage through the world to find his fortune in diamonds, was full of diamonds.

Rarity is the next item on our ticket. Rare as gold. Rare as true love. Diamonds are not born on trees. On the average, more than **two hundred tons** of ore must be mined to find one small diamond. More than 80% of the diamonds that are found are only good for industrial use, such as diamond drill bits.

For every one million diamonds that are mined, only one will be a quality one carat diamond. That's right and the next time you visit your local jewelry store, ask to see a display of the little one carat diamonds. Now that you know how rare these diamonds are you should look at this little diamond with new appreciation – knowing that it truly is one in a million!

One carat is not very large. What comes next, and how rare is it? In order to find a two carat diamond, about five million diamonds must be mined. Let's see, two hundred tons times five, uh, million is how much? Hmm. Do you have a calculator?

The "Strawn-Wagner Diamond" was found at The Crater of Diamonds, near [Murfreeseboro Arkansas](#) by my friend Shirley Strawn. It is the most perfect diamond the American Gem Society (AGS) has ever certified. Graded the perfect grade of O/O/O (Ideal cut/D color/Flawless), or "Triple Zero," it is the highest grade a diamond can achieve. This is the most perfect a cut diamond can be. A diamond this perfect is so rare than most jewelers and gemologists will never see one, no, not even during their entire career.



The Cullinan is the largest cut diamond in the world. It was found in South Africa and was named for the owner of the mining company. The Cullinan diamond was 3106 carats, and was cut into 105 stunning diamonds. The largest was named the "Star of Africa" and is 530 carats. In 1907 this diamond was given to King Edward VII of England, and set into the Royal Scepter. It is kept, along with the other Crown Jewels, in the Tower of London.

The Cullinan II is 317.40 carats. The color is white and is the cushion-shaped diamond that is in the center-front of the Imperial State Crown of Great Britain. It is also in the Tower of London with the British Crown Jewels.

The Dary-i-Nur is 186 carats, is pink and is in the Iranian Treasury. It is the largest uncut diamond in the world. Its name means "Sea of Light".

The Dresden Green is 41 carats; it is green, and a very rare type of diamond of extraordinary quality. It gets its name from the city of Saxony where it had been on display for 200 years. The Dresden Green is now on display at the Albertinum Museum in Dresden.

The Hope Diamond is 45.52 carats. It is blue, and is now found in the Smithsonian Institute. According to legend, a curse was placed on the large, blue diamond after it was stolen from an idol in India. Whether you believe in curses or not, the diamond has really had a romantic past – it was owned by King Louis XIV, stolen during the French Revolution, sold to pay gambling debts, owned and worn almost daily by an American heiress, sold and worn to raise money for charity, and finally donated to the Smithsonian Museum.

The Hortensia is 20 carats, is peach colored and is in the Louvre. It is one of the crown Jewels of France, and was owned by Louis XIV. It was named after Hortense de Beauharnais, Queen of Holland, who was the daughter of the Empress Josephine, the stepdaughter of Napoleon Bonaparte and the mother of Napoleon III.

The Kohinoor is 108.93 carats, white and is located in the Tower of London. As with many of the most famous diamonds, there is a curse of death and destruction attached to it. Its name means "Mountain of Light" and legend has it that it actually comes from another diamond also rife with legend, called the "Great Mogul" which was said to have weighed 244 carats and mysteriously disappeared in 1665.

The Kohinoor was owned by the first sultan of Mogul, and passed down through generations, until it was given to Queen Victoria. It was recut and now rests in the crown of Queen Elizabeth.

The Orloff is 189.62 carats. It is thought to have weighed about 300 carats when it was discovered. For a while, it was confused with the Great Mogul diamond. One legend of the Orloff is that it was set in the eye of a god statue in the temple of Sri Rangen, and stolen by a French soldier dressed up like a Hindu. He is said to have escaped by swimming down a raging river during a storm. It was eventually sold to Prince Gregory Orloff.

In an attempt to win back her heart, Orloff gave it to Catherine the Great, who collected lovers and precious gems with equal passion. She had the diamond mounted on top of the double eagle in the Imperial scepter. It is now found in the Russian Diamond Fund, Moscow.

The Spoonmaker Diamond has many legends associated with it too. (It supposedly got its name when the owner--who is said to have found it sitting on top of a pile of garbage --bartered it to a spoonmaker for three wooden spoons.)

More likely is the story that it was purchased by a Frenchman named Pikot, who bought it from the Maharajah of Madras in India. He took it to France, but was robbed when he got there. The diamond ended up at an auction, and was bid on by the notorious lover, Casanova.

It was finally bought by Napoleon's mother, Letizia Ramolino, who later sold her jewelry to help her son escape from Elba. It was bought again by an officer of Tepedelenli, and put into the treasury. When Tepedelenli was killed during a revolt, the entire treasury went to the Palace of Turkey, and the Spoonmaker's Diamond, now called the "Kasicki" is found there.

The Taylor-Burton Diamond is a 69 carat pear-shaped white diamond that was originally called the "Cartier Diamond" after the jeweler paid \$1,050,000 for it at an auction. Richard Burton purchased it the day after the auction for Elizabeth Taylor. She later renamed it the Taylor-Burton diamond. Ms. Taylor wore the diamond publicly at a party for Princess Grace's 40th birthday party in Monaco. She sold the diamond in 1978 and used the funds to build a hospital in Botswana. The diamond was later purchased by Robert Mouawad.

The Uncle Sam weighed 40.23 carats. The Star of Murfreesboro weighed 34.25, The Star of Arkansas weighed 15.33

The Conde Pink is a pear shaped and weighs 9.01-carats. This pink diamond was once owned by Louis XIII.

The Tiffany Yellow diamond is a beautiful canary-yellow octahedron weighing 287.42 in the rough (metric) carats discovered in either 1877 or 1878 in South Africa. The gem after cutting boasts the extraordinary weight of 128.54 carats. And until recently, was the largest golden-yellow in the world.

The Agra is graded as a naturally colored Fancy Light Pink and weighs 32.34 carats. It was sold for about 6.9 million in 1990. Since this sale, it has been modified to a cushion shape weighing about 28.15 carats.

The Transvaal Blue is pear cut. This blue diamond weighs 25 carats. It was found in the Premier Diamond Mine in Transvaal, South Africa.

The Great Chrysanthemum was discovered in the summer of 1963, in a South African diamond field. This 198.28-carat fancy brown diamond appeared to be a light honey color in its rough state. However, after cutting, it proved to be a rich golden brown, with overtones of sienna and burnt orange.

WHERE Are Diamonds Found?

The Argye mine located in the Kimberley region in the far north east of Western Australia. Owned by Rio Tinto, this mine is the world's largest single producer of volume of diamonds. However, due to low proportion of gem quality diamonds it is not the value leader. It does produce 90-95% of the world's supply of pink diamonds.

Diavik is also owned by Rio Tinto, located in Canada it is a very large mine. It is located north of Yellowknife and south of the Arctic Circle on an island. The island is connected by an ice road. It is also an important part of the regions economy employing more than 700 people and producing more than 8 million carats annually.

The Ekati diamond mine is owned by BHP Billiton and located south of the arctic circle in the Northwest Territories of Canada. The Ekati is Canada's first operational diamond mine. Diamonds mined here are sold under the Aurias trade name Authenticity is verified through Canada Mark service. CanadaMark service is also owned by BHP Billiton Diamonds, Inc.

The Baken diamond mine is located along the lower Orange River in South Africa. It is owned and operated by Trans Hex. The average size stone for 2004 was 1.29 carats. In 2004, this mine produced a 78.9 carat D color flawless diamond that sold for more than 1.8 million dollars (US), as well as a 27.67 pink diamond that was sold for over 1 million US dollars.

The Merlin is the second of only two diamond mines in Australia. No longer operating it was once owned by Rio Tinto and sold to Striker Resources, who has explored the possibilities of reopening the mine.

Orapa is the world's largest diamond mine. It is located 240 Km west of Francistown. The mine is owned by "Debswana" which is a partnership between DeBeers and the government of Botswana. This mine operates 7 days a week. It maintains pre primary and primary schools for its employee's children. There is also a 100 bed hospital and game park. This mine began production in 1971 and is the oldest mine owned by the Debswana Company.



The Premier mine located in Cullinan, South Africa produced the largest gem diamond ever in 1905. The Cullinan Diamond weighed 3,106.75 carats. This mine also produced the Golden Jubilee diamond which weighed 545.67 carats. This mine is owned by the De Beers Company and

was renamed The Cullinan Diamond Mine in 2003 in celebration of its centennial.

At the Crater of Diamonds, in Murfreesboro Arkansas (where Shirley Strawn has found her treasures) you too can hunt for diamonds and keep all of them you find. Since 1972 more than 25,000 diamonds have been found there. Four Hundred and eighty eight diamonds were found in 2006 alone, so there are still a lot of them left.

Our friend that sold his ranch hunted the world over and found not a single stone worth keeping. How then ARE diamonds found? It takes a lot of hard work!

Usually, more than **two hundred tons** of ore must be mined to find one small diamond. Natural diamonds are mined from the earth. There are currently two methods of mining them: Pipe Mining and Alluvial Mining. Pipe mining has nothing to do with smoking tobacco.

These are not man-made pipes of any kind. These are natural pipes in the ground. When pipe mining is performed, the diamonds are extracted from the earth through volcanic pipes. Shanks are put into the ground next to the pipes, and tunnels are driven into the deepest parts of the pipe that can be reached.

The diamonds are not sorted out at the mine. Instead, huge rocks that are (hopefully) full of diamonds are brought out of the mine and moved to a screening plant for separation later.

The Alluvial mining method is done in riverbeds and on beaches. Walls are built to hold back the water and the sand on the bank or beach is raked back with a bulldozer until the level of earth that diamonds can be found in is reached. Again, the diamonds are not usually sorted here. Instead, the sand that contains the diamonds is bulldozed into trucks, and taken to screening plants.

Diamonds feel like they have an oily film on them. This characteristic prevents diamonds from being dirty. Diamonds have a metallic luster like new steel or lead. They will not be clear like glass. They do not have a solid dull look like the Jasper rocks. Diamonds are translucent. You can typically see into them but not through them.

Their shape resembles a polished stone with smooth sides and rounded edges. A little 1-carat diamond is about the size of a green pea. Let's go into carats for just a moment.

Diamonds are measured in Carat Weight. One carat weighs 200 milligrams. If a diamond is referred to as four grains, this also means that it is a one carat diamond. The word Carat comes from the word carob. A carob is a bean that grows on a tree in the Mediterranean. It tastes something like chocolate, only a tad cleaner. In times past, if a diamond weighed the same as a carob bean, it was declared to be "one carob," or in other words, it was a **"one carat"** diamond.

However, in the far east, where Carob trees do not grow, rice was used to measure the weight of a diamond. If a diamond weighed as much as four grains of rice, it was four grains – or one carat as we know it to be now. The majority of diamond purchases are for diamonds that weigh $\frac{1}{3}$ of a carat.

Okay, now let's get back to that exciting day of yesteryear when we were picking up diamonds right off the ground.



A good diamond hunter will not curse the mud, the wind, or the rain because these elements can help the beady-eyed hunter to find diamonds that might otherwise go unfound.

Diamonds – being a little bit oily – will not stick to mud. Therefore, if it is raining buckets, enough to slish the mud down, your diamonds could very well become exposed right there on top, or along the sides of rivulets.

So, if it is raining, or muddy, thank your lucky stars and sharpen your gaze so you can (perhaps) find yourself a fortune. I'm going to give one more piece of LUCK, then we'll go to work for real: James Archer, a friend of mine from Nashville, once pointed out a little dog that had snuffed a diamond up his nose. All the owner had to do was pick it out with a pair of tweezers. Need I tell you this kind of luck falls not from the sky save on Blue Moondays?



The real work of finding diamonds starts with hauling barrels like this (by brute backache power) to little stations where you can work your mud. The little stations are set on stands, which are set at a height rather similar to the height most people prefer for [washing dishes](#).

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Jimmy Stewart and is really nice.

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If you don't love to wash dishes you are probably getting a little tingle of irritation right here. As you can see here in the first wash, you will first get rid of the mud, leaving gravel, gemstones, rocks, fossils and other hard material.

You keep working -- by moving to another station where the water is cleaner -- so that you reduce what you are working with to find what you are looking for, diamonds.

This is a slow process. Sometimes it takes even Shirley three long months to reduce a full barrel of mud from the mine down to what is known as a pad. A pad is where your washing gets really serious. Your eyes must be sharper than ever, your attention in constant use.



Otherwise you can lose some of the rare gems.

Yes, rock hunting in the crater is great for many other kinds of stones too. For example, Jasper, agate, quartz, amethyst, calcite, barite,

mica, and kimberlite are found in abundance.

Mica has a bad reputation of course
and is known as [Fool's Gold](#).

Samples of most of these gems -- as well as fossils -- and garnets as well are found at the mine too. In fact, when you get down to the garnets that is the best indicator in the world that you will find a diamond nearby.

Down there among the garnets Shirley Strawn has found a one-carat 50 silver cape, a really rare diamond. It was the only silver cape found in 20 years. She has a small red diamond, which is also very rare. In fact, there are only three known finds of red diamonds. "The most common diamonds are clear white, yellow and brown."



One of Shirley's favorite diamond stories is of the woman who got so frustrated with finding no diamonds that she declared there were NO diamonds at the park. To prove her point she removed the diamond from her engagement ring and dropped it to the ground. "If I can find MY diamond then that proves there are NO diamonds at this park."

Then she glanced down at where she had dropped the diamond out of her ring. That's when she began to scream, for her diamond was not anywhere to be seen.

Shirley came over and found out what had happened. "Okay everybody. Let's all back up one step and stand very still in one spot. We will not move from this spot until we find the diamond."

So they stood there and looked and gazed until their eyes hurt. After some long, anxious minutes there was a sudden splash of fire and one of the group very slowly inched forward to pluck the diamond up from the dirt. The woman was more hysterical with the recovery of her diamond than she was with the loss.

Diamonds Are EASY To Lose

I just happened to walk into a store one time when two jewelers dropped a diamond. They too froze and looked first in the cuffs of their trousers. Then they looked on the desk. Next, still without moving from their footprints, they studied the floor. Nothing showed up and so, with them still sitting in the same places I swept the floor for them. The diamond did not show up.

Then they searched their laps, then the chairs they were sitting in. At this point they gave up.

I swept a larger area. Then we moved the desk and made sure we had swept under it as well as possible. Still no diamond.

We moved everything within five feet of where the diamond had been lost, and still no diamond. As a last resort I went through a box of magazines nearly eight feet away from the desk. Nothing. But that box was the very last place that diamond could have been. Therefore I went through the box again, very carefully. With each magazine I picked it up and shook it out. Half way down in the box one of the magazines automatically opened to a page, and there it was; The missing two carat diamond. We rejoiced with pizza, immediately.

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QUOTES From The BEST!

There are several ways to improve your luck at the mine. First is to work in pairs. Going side by side, a few feet apart, walk slowly towards the sun. Sweep your gaze in front of you, and from side to side. Search for the gleam and the glint of diamonds aching to be found. Sure, most of them are unfeeling – or worse scornfully hiding from your view. Nonetheless, this method is better than hoping, wishing or even praying that a diamond will jump into your pocket.

Okay, now here comes the enhancing part. WHEN one of you glimpses a gleam that person stops right in their tracks and THE OTHER ONE advances to the spot where the sparkle is gleaming from. The one that spotted the glistening does not move from the spot until the gleam producer has been picked up, or the gleam disappears.

Keep the sun just right as you advance, check out every gleam and you have increased your chances of finding a real, genuine diamond.

Game Plan Two is sneaky, sneaky, sneaky. Black lights can NOT be used to find the diamonds IN the dark. However, you are permitted to take a bucket full of material home with you. There, huddled under the covers in your bedroom, where even the FBI is forbidden to take pictures of you, you CAN use black lights to sort out your diamonds.

Many gemstones DO emit an eerie glow under black lights as I was privileged to learn in a rock hound friend's basement one day. Finding an uncut diamond is much harder than finding a cut diamond, but your luck is still much enhanced.

Okay, back to the mine, back to the mine BEFORE you put your material into the bucket to haul it home. Remember the 200 ton to find one little diamond rule? That's a whole lot of weight to put in the back seat of your car. You want to lighten the load with some serious separation maneuvers before loading up.

Shake it out, shake it out and work your way down to a pad. Don't bother working the pad at this point. Put the pad into your homeward

bound bucket and go to work producing another pad, and another one too. Remember to watch for gemstones, but bring home lots.

Synthetic Diamonds

The first synthetic diamonds were produced by General Electric in 1954. A synthetic diamond is basically a rock that has the durability, refractive index and hardness of a natural diamond – but it is made by man. A synthetic diamond should not be confused with stimulant diamonds, such as glass, cubic zirconia, or [moissanite](#).

Although the technology for synthetic diamonds came into play in 1954, no synthetic diamonds were ever seen on the market until the 1990's. This was due to the fact that it took many years for General Electric to produce a synthetic diamond that could compare with the quality of a natural diamond – and when they figured out how to do it, they found that it cost MORE to produce a synthetic diamond than it did to mine and cut natural diamonds.

Finally, a small company by the name of [Gemesis Corporation](#) figured out a way to produce synthetic diamonds that were of the same quality as natural diamonds, and do it at a cheaper price.

Today, Gemesis produces synthetic white diamonds, and colored diamonds as well. These diamonds sell for about 1/3 of the cost of a natural diamond, but there is a shortage of them, and they are hard to find. In fact, it seems that synthetic diamonds are rarer than natural diamonds!

Okay, now we are ready to discuss
Dirty Diamonds

Doesn't that term sound ROMANTIC? Like a band of gypsies had stolen a whole bundle of diamonds and boiled them in mud to hide their identities. Actually, a dirty diamond is one of two things: a rough diamond, or a diamond that hasn't been cleaned in a while.

Rough diamonds are uncut and unpolished – hence, they are dirty. But that type of dirty diamond will soon be found, cut and polished then be sitting in a beautiful jewel box in a display case.

Next, someone will purchase it, and before long, it will become a dirty diamond once again. The clarity of diamonds change when the diamond is dirty – it loses its sparkle.

Diamonds become dirty because they are oily to start with and oil does attract dirt.

When you wash your hands with your diamond ring on, soap scum clings to it.

When you put on hand lotion, your diamond gets grease on it.

Shower with your diamond earrings or necklace, and again, soap scum will find your diamond.

If you work at it pretty hard, in one short day your brand new diamond could be

dirty!

You can fix that. You can purchase an ultrasonic jewelry cleaner the same day that you purchase your diamond jewelry, and use it every single day, without fail. By taking one minute each day to clean your diamond jewelry, you can keep your diamonds sparkling, clean, and beautiful. Everyone will think you just bought it. The oohs and the ahs will freshly greet you at every social function.



Choosing Your Diamonds

Diamonds are graded for certification by laboratories using strict grading criteria. Four of these criteria are critical to understand any time you are making a diamond purchase for pleasure or investment. Known as the "Four C's" these criteria are:

color,
cut,
clarity and
carat.

Color is the result of the composition of a diamond and it does not change. When a jeweler is describing the color of a diamond they are referring to the presence **or absence of color** in white diamonds. Because a diamond with no color allows maximum light to pass through, colorless diamonds are preferred for their sparkle.

"Cut" refers to a diamond's reflective quality. The brilliance of diamonds is heavily dependent on the cut. The different angles and the finish of a diamond determine its ability to reflect light and cause its brilliance and fire. Remember that the cut of a diamond can have an impact on its durability as well as its beauty. Some cutting faults can make a diamond prone to breakage. A diamond that is cut too thin can also cause light to leak out of the back and the diamond will lose some of the sparkle and appear not to shine. So, as you can see the Cut is probably the most important of the Four C's. Most jewelry diamonds are cut with 58 facets. This seems to produce the best reflective quality and the most brilliance and fire, without weakening the diamond and subjecting it to breakage.

During the formation process, inner flaws, or inclusions occur in most diamonds. The number and size of these **inclusions** determine what is referred to as the clarity of a diamond. Diamonds that are clear create more brilliance and therefore are rarer and highly priced.

To be considered "flawless", a diamond must have no surface or internal imperfections visible upon being viewed by a skilled diamond grader using 10 power magnifications.

Carat is the unit of weight by which diamonds are measured. Remember me telling you that one carat is equal to 200 milligrams? A carat is divided into 100 segments called **points**. 150 points would equal one and a half carats.

When you go to the store to make that all important diamond purchase, do not be shy! Ask questions, get the answers needed to make an informed purchase. Shopping for certified diamonds enables you to make an informed selection. Knowing the “four C’s” allows you to comparison shop and purchase the best diamond at a fair price. But, before making a purchase, shop around and decide what shapes and styles really **appeal to you**. That is the very best way to enjoy your diamond for years to come!

Diamond Certificates

A diamond certificate is also known as a Diamond Grading Report. This report comes from the [Gemological Institute of America](#) (GIA), and you should require this report when you are purchasing a diamond.

Using a diamond certificate, you can verify the color, cut, carat, weight, and clarity of the diamond in front of you. You don’t have to worry about a diamond dealer telling you anything less than the truth when you have the diamond certificate right there, because the certificate comes from the GIA – not from the dealer. You may be required to pay for the certificate, but the cost is usually low, and in many cases, it will help you negotiate a better price on the diamond – or keep you from purchasing a lower quality diamond altogether.

If you buy a high quality diamond, and then later decide to sell the diamond, that certificate will help you make the sale faster. If you have lost your certificate you may very well have a hard time selling it to someone else.

Furthermore, you can use the Diamond Grading Report to look up the wholesale value of the diamond in question. Use the

guide that is used by the diamond cutting industry.

With the Certificate, or Diamond Grading Report, there won't be any doubts when you are trying to purchase a diamond. You can easily find out what the diamond is worth. This will prevent you from overpaying, but it can prevent a seller from under-pricing as well.

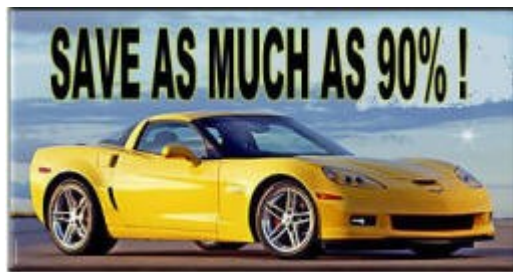
A copy of the Diamond Grading Report should be given to your [insurance company](#) as well, when you insure the diamond. This provides absolute, unquestionable proof of the value of the diamond should it be stolen in the future. Insurance companies cannot argue with the report.

Avoid diamond dealers who seem in any way reluctant to provide a certificate! Also avoid sellers who tell you that a certificate diamond will cost you more – the only additional cost should be the cost of the certificate itself, which is low. If the dealer doesn't want to provide a certificate, then you really don't want to do business with that dealer.

Don't accept certificates from Gemological Laboratories other than GIA. There are many fly-by-night Gemological labs these days, but in the end, GIA has been established as the most respectable and trustworthy – not to mention oldest – of the lot. So avoid dealers who don't want to use GIA for certification purposes.

Don't buy an expensive diamond without paying the extra cost of the certificate. If a dealer tries to convince you to make the purchase without the certificate, or if they want to use a company other than GIA, you can be sure that the dealer has probably inflated the price of the diamond – or they have something that they are hiding from you.

Now for the bad news: You probably won't understand a word of what is on that diamond grading report, unless you are a jeweler.



COLOR

On the color grading scale, D, E, and F mean that the diamond has no color. G, H, and I means that it has very little color. J, K, and L means that the diamond has a slight yellow color. P, Q, R, S, T, U, V, W, and X means that the diamond is a darker shade of yellow. Z means that the diamond has a fancy color – other than white or yellow. On the color grading scale, D is the most valuable, and X is the least valuable

– however diamonds that get a Z rating are the rarest and most expensive diamonds in the world.

There are many aspects to a grading report. Figuring it all out can be very confusing. You should talk to a jeweler you trust, and have them explain everything on the diamond grading report to you. Once they know you will be buying diamonds ([from them, hopefully](#)) on a regular basis they will be much more helpful.

How Diamond Prices Are Agreed Upon

Pricing most products is quite easy. Determine how much it costs to make the item, how much it costs to market that item, and then mark it up by a predetermined 15 – 30% or more. Simple, right? Well, pricing diamonds isn't all that simple. There are many factors that **MUST** be considered when diamonds are priced.

Diamond prices are determined first by adding the cost of the rough diamond, the cost of cutting the diamond, and all other costs necessary to turn the rough diamond into a marketable diamond. If the diamond is important enough, an independent company may be called in to certify the grade of the diamond based on color, cut, clarity, and weight.

From this point on, the diamond becomes more expensive each time it changes hands, until it finally reaches a retailer, where the price is raised a bit more. Before reaching the retailer, the diamond must travel from the mine, to the cutter and polisher, to the independent grading company, and then to the Primary market.

Once it has reached the primary market, it will be purchased by diamond dealers and wholesalers, and from there it will be sold to retailers – who pass on their finds to you, the public.

It stands to reason that the fancier the shop is, the higher will go the retail price of the diamonds. Yes, it stands to reason, but it isn't always true. Chances are the retailer with the fancier shop has arrived there because the staff KNOWS diamond values and KNOWS how to present them, which frequently LOWERS the asking price.

As you can see, the earlier you can purchase a diamond in the process, the lower the cost of the diamond will be – but not the value, necessarily. The value is based entirely on what that specific diamond will sell for in the market place – **through a retailer.**

If you own a diamond, and if you have no idea how much it is worth, you can have it appraised, but the appraisal may not be accurate. As I said before, you will be better off obtaining a certificate through GIA – or the Gemological Institute of America. With the information on this certificate, you can use a cutter's guide to accurately determine what your diamond is worth.

There are also many diamond price calculators available. These can be found on the Internet, and many diamond dealers use these as well. You must realize, however, that before you can accurately price a diamond, without a Diamond Grade Report, you need to know quite a bit about diamonds, such as what different cuts, clarity, color, and weight – and how each of those aspects adds to the value of a diamond, or decreases the value of the diamond, as the case may be.

Again, you will be better off if you get a Diamond Grading Report on the diamond, and use that information to look up the price in one of the guides that the diamond cutting industry uses. This will give you

the most accurate value of the diamond in your possession, or of the diamond you are considering purchasing.

There are several other ways of getting GOOD diamonds that aren't in most books about diamonds. The one I prefer is to walk into a pawn shop and say, "I'm buying diamonds. Are you giving any away? Pawn Shop owners LOVE diamond buyers, especially those able to buy everything they have in stock. Once they trust you they will bring out all they have that they feel are worth buying. Loose diamonds are your best buy, but I personally prefer the necklaces and earrings. My discount is typically 30 to 40% off the pawn shop's retail price, which price is lower than a jewelry shop's retail price.

When you buy loose diamonds you must imagine what each one will look like in a setting. When I buy diamonds already set in necklaces and earrings I can SEE how great they will look AND I usually get the gold or silver setting for free. That probably defies common sense, but that is the way business works down on the street.

Before going to Street Buyers Plan #2 it is essential that you learn how to protect yourself from inept or downright criminal diamond sellers. Most pawn shops have a diamond puncher that "verifies" if the stone is a real diamond. At your request they will punch your diamonds for you before the money changes hands.

Well, there are good punchers on the market and there are bad punchers. By dealing with sellers who bought good punchers I have never (yet) bought a diamond that wasn't.

A puncher is a spring loaded device that is pressed against one of the facets and the trigger pulled. If a mark is made on the facet, the diamond is not bought.

Me and [Archimedes](#) have come up with a second tester, and I use it only after the puncher. And let me add here that once I know the knowledge and honesty of the dealer is to be trusted I simply ask the dealer if he is sure this is a diamond. Anyway, for on the street buying purposes I have a narrow tube full of frequently changed, distilled water with a stopper in the end. There are lines near the top

that I use for grading. Into this tube I introduce the suspect diamonds, one at a time. By the size of the diamond I am expecting a rise in the water of a specific amount. If there are any surprises I pass on that purchase.

For a punch test on the street I carry a high dollar synthetic diamond inside a setting that makes it easy to handle. If the face of it will scratch a facet of the "diamond" I am about to purchase then it is not a diamond. Yes, you need to be among friends when you do the scratching because not everybody is smart enough to know about hardness tests. If this is a setup then a 300 pound bruiser could be lurking around the corner and they can give you a professional type of bruising for ruining their merchandise. Uh, yeah.

One more thing, before I pass on to Street Buyers Plan #2 .. You may have noticed that I do not mention buying rings. There are several reasons for that. (a) rings do not come one size fits almost everybody I know, therefore you would have to hunt farther for the right buyer. (b) owners tend to have more sentimental value attached to their rings and will bawl if the price offered is too low. You may believe that pawn shop owners are hardened to such shows, but I can assure you, they are not. Fake shows that would fool you or me don't affect them at all, but you let someone begin spouting real tears over their rings and pawn shop owners can, **and do**, become quite maudlin, to the point of giving more for that pledge than they know can ever be redeemed.

Okay, finally! Street Buyers Plan #2 – This will work anywhere but it works especially well larger cities where there are more upscale people. The plan is simplicity itself. ADVERTISE that you buy diamonds and diamond jewelry. People who are down on their luck will call you in hopes you can put cash into their hands in exchange for their diamonds and diamond jewelry. Your best buys will come from people who can't get out easily, therefore needing you to come see them.

Not everybody is honest these days. Make sure you are dealing for real diamonds, and only then make an offer of any kind. One thing i

never do is tell someone the price I am offering them is "all your jewelry is worth." The fact is, I do not know how much their jewelry is worth. What I do say is: "I am a wholesale buyer. All I can offer you is: \$xx.00" And I only offer anything at all if I think they might take the offer. At times when I am sure they won't accept the offer I say: "I'm sorry, this is not what I am searching for."

Buying Diamonds Online

With all of the potential for scams concerning diamonds, buying diamonds on line almost seems unthinkable! However, can you buy diamonds SAFELY on line? The answer is yes, especially if you are dealing with [a reputable company](#) AND know what you are doing.

First, think about your reasons for wanting to purchase the diamond on line, as opposed to making a purchase from a local jewelry store. The most common reason is price. Due to low overhead costs, online jewelers and wholesalers are able to offer lower prices. I'm saying they CAN; I'm not saying they will. As in any business investment situation, you must be careful – sometimes a price that is too low is a sure indication of a scam.

One of the best things about purchasing online is the almost unlimited selection. When shopping offline, you are limited to the selection in the stores in your general area. Online, there are no limits. But again, you must use a great deal of care and consideration before handing your money over to someone that you cannot see and have never met!

Before shopping, learn as much as you can about diamonds – especially cut, color, clarity and carat weights. When you are knowledgeable about diamonds, it will be harder for a con artist to rip you off. Once you know more about diamonds, you will be ready to start shopping.

You know about diamonds, you've found a diamond that you love, and you've found the lowest price – but you are still quite a ways away from actually purchasing your diamond! Take your time. Don't purchase the first one you see that interests you. Instead, look for similar diamonds for sale. Do some comparison shopping to find the

lowest prices. Once you have found the lowest price for the right diamond, start doing your investigation.

Ask about the seller's credentials, such as professional jewelry associations that they belong to. View and print the seller's return, refund, and upgrade policies.

Also inquire about additional services, such as settings and mountings, sizing, and free shipping. [Do a search](#) for customer reviews on this particular company around the Internet. Also check with the BBB Online to see if there have been any complaints.

Ask for a diamond grading report from an independent laboratory such as GIA, HRD, EGL or AGS. You should see this before making a purchase. Finally, use a reputable escrow service for high dollar diamonds – preferably one that will have the diamond appraised while it is in their possession. The seller sends the diamond to the escrow service, and you send the money to pay for the diamond to the escrow service. The escrow service has the diamond appraised, sends the diamond to you, and sends the money to the seller. This is the surest way to protect yourself...again, make sure that you use a reputable escrow service!

Diamond Brands, and What Brands Mean

First off, Diamonds – like gold -- simply cannot be 'branded.' Even though there are different cuts, different grades, and different values placed on each and every diamond in existence, no diamond is any specific brand – just as pure gold is never a specific brand.

Branding is actually based on who owns the diamond. For instance, if DeBeers owns the diamond, it is a DeBeers Diamond – **but it is still just a diamond.** If the diamond was cut by a specific well known cutter, then it might be branded in that way **as well** – but it usually isn't. It is still branded based on who owns it **at the time.** So basically, when it comes down to it – diamond brands mean absolutely nothing at all.

Do not allow a jeweler to try to talk you into paying an exorbitant price on a diamond because it is a specific brand. This is a bit of trickery used by unscrupulous jewelers when they know that they are dealing with people who don't know much about diamonds.

Remember that diamonds are never actually branded!

Now let's get into the really fascinating stuff

How Diamonds Are Cut

In their most natural form, diamonds are – well – quite ugly. They have no luster or shine, and in fact, look like little more than broken glass. A diamond must be cut, and then polished before it actually becomes a thing of eternal beauty.

Diamonds are cut with saws, into round shapes. From the rounded shape, other shapes may be cut, such as heart shapes – but the shape is less important than the quality of the cutting that is being done. If the diamond is poorly cut, it will lose light, and it will not sparkle and shine very well.

Each facet of the diamond must be carefully cut into the geometrical shapes that allow the diamond to sparkle and shine, then the entire diamond is cut into a specific shape, such as an emerald cut or a princess cut diamond.

Once the cut is done, the diamond is put into a dop, which resembles a cup with another diamond – only a diamond is strong enough to smooth the edges of another diamond. Once the diamond has been cut and shaped, and had the edges smoothed in the dop, it is polished on a scaif or a diamond polishing wheel.

Choosing Your Cut of A Diamond

There are many different cuts of diamonds to choose from. "The cut" essentially refers to the shape that the diamond is cut into – unless you are in the diamond or jewelry business, but this shape has a great impact on how much the diamond sparkles.

The most popular cuts are heart, marquise, oval, pear, princess, round, trillion, and emerald cuts. The shape has an impact on how much the diamond sparkles, but the actual cutting itself – when the diamond cutter actually cuts the diamond into a particular shape – also matters a great deal. If the diamond is poorly cut, it will lose its fire and sparkle.

However, inside the diamond industry, the cut of a diamond doesn't refer to its shape at all. Instead, "CUT" is a reference to the stone's depth, width, brilliance, durability, clarity, and other aspects of the diamond. Common cutting problems include a missing or off center culet, misalignment, a diamond that is too thick or too thin, cracks, or broken culets.

When shopping for a diamond, you should of course choose the shape that you personally like the best, but then look at several different diamonds of that shape to find the one with the best cut – the one that sparkles the most, in all types of lighting.

Before you start shopping for diamonds, consider dealing only with a bonded jeweler. Bonded jewelers sell bonded diamonds, and there are very few bonded jewelers in the world. In fact, out of all of the jeweler's in the world, only about 5% of them are bonded. Buying a bonded diamond will cost more than buying a non-bonded diamond, but when you look at what you get with the bonded option, you will see that it is well worth the extra expense.

First, bonded diamonds have a buy back policy for the life of the diamond. No matter how long you have had the diamond, you can take it back to the bonded jeweler and sell it back to him or her, for a 100% refund. If a jeweler does not offer a 100% buy back guarantee, for the life of the diamond, then you should take a closer look at the diamond to see what is wrong with it.

Bonded diamonds also have a breakage policy. If the stone breaks or chips, the bonded jeweler will replace it with a new one – one time. No jeweler would ever offer such a policy on any stone that was not 100% natural, so just the offer of such a policy should give you piece of mind concerning the quality of the diamond. Bonded diamonds are natural and untreated.

Bonded diamonds increase in value, with a fixed appreciation rate that is designed to keep up with inflation. This means that a diamond that is worth a certain amount of money today will be worth more in the future, as the price of diamonds continues to rise.

This generally does not apply to buy backs, however. It typically applies only to trade-ins.

Alternately, by purchasing a bonded diamond, you are protected against the possibility of a market crash. If a market crash occurs, the value of diamonds will drop. However, the bonded jeweler guarantees to refund you the difference between what the diamond is now worth and what you paid for it **before the market crash**.

It may be difficult to find a bonded jeweler in your area, but if you can, this is who you want to deal with, as opposed to dealing with an un-bonded jeweler. Specifically tell the jeweler that you are only interested in bonded diamonds. You can find a bonded jeweler in your area by using various online resources, or by calling the local jewelry stores.

Beware when shopping for diamonds that are already set or mounted. If more than one diamond is used in the piece, the tag on the jewelry will give the CTW or Carat Total Weight – it does not tell you the carat weight of each stone in the piece. You need to ask the jeweler for the total carat weight of the largest diamond in the piece to truly understand what you are buying.

Clarity is an important aspect of a diamond, and it is important to know how to grade the clarity of a diamond before you buy one. It is actually quite easy to learn how to grade the clarity of a diamond. There are basically two things that you must understand: Diamonds with visual inclusions and blemishes, and those that are 'eye clean' meaning that there are no inclusions or blemishes that can be seen with the naked eye. From there, the clarity of a diamond is further broken down into subcategories.

Many people mistakenly think that diamond clarity refers to how clear

it is. This isn't so. Clarity actually refers to the internal and external imperfections of the diamond. The best diamonds, of course get a grade of FL or IF – Flawless or Internally Flawless – meaning that it is perfect. A grade of I-1, I-2 or I-3 means that the diamond is imperfect, with a grade of I-3 being the worst.

Other grades are VVS1 and VVS2, which means that the diamond is very, very slightly imperfect; VS1 and VS2, meaning the diamond is very slightly imperfect; SI-1 and SI-2, which means that the diamond is slightly imperfect.

Colored Diamonds

Fancy colored diamonds are all the rage these days. Gemologists have developed new ways to create versions that are affordable for the average person - by treating less desirable diamonds. These less desirable diamonds are treated with irradiation followed by intense heat. This turns brown and yellowish diamonds into beautifully colored diamonds that you can afford. This produces stunning greens, blues, yellows, reds, purples and other colors. These colors are considered permanent, but there is a possibility they could change during repairs if a high heat is used.

Treatments like irradiation make it possible for more people to own these vividly colored diamonds. Most natural colored diamonds are rare and also extremely expensive. When shopping for colored diamonds you need to assume that any affordable fancy color diamond has been treated. Ask about the stones origin and request to view a lab certificate to verify authenticity.

Synthetic colored diamonds are another option if owning a colored diamond is something you desire but cannot quite afford. They are real diamonds, but they are created in a lab.

Natural fancy color diamonds get their coloring from different trace elements present in the stones, such as nitrogen, which produces a yellow diamond. Diamonds can be colored by exposure to radiation during its creation. An example of a diamond affected by radiation is a Green diamond.

Another way that a natural colored diamond gets color is by its inclusions. Regarded as flaws and undesirable in a colorless diamond, inclusions give unique tones and brilliant flashes of color in a fancy color diamond.

Remember that Natural fancy colored diamonds are very expensive, any colored diamond labeled to be sold as natural should be accompanied by a certificate from a respected grading lab.

A "fancy" diamond is a natural diamond that has color. These colors vary from red, green, purple, violet, orange, blue and pink – and most shades between. Fancy color shades vary from faint to intense.

The most famous diamonds in the world are Color diamonds. The Tiffany Diamond, which is yellow and the Hope Diamond which is blue are colored diamonds. Color diamonds have an amazing financial track record. The value has never decreased on wholesale level in more than 30 years. Blue and pink diamonds have doubled every 5 years of a strong economy. In the 1970's you could have bought a very high quality blue diamond for about 50K and today the very same stone would be worth between 2 and 3 million.

How to Buy Diamond Engagement Rings

The tradition of presenting a woman with a diamond engagement ring when proposing began in 1477 when Archduke Maximilian presented a diamond ring to Mary of Burgundy. Even today when you can get married in a liquor store proposals are serious business and the woman you plan to propose to will usually expect a ring to accompany that proposal

There is much to consider when purchasing a diamond. First, determine how much ring you can afford. Some people use the 'two months salary' rule. In essence, this means that the ring should cost you about the equivalent of two months of your current salary. Saving up this amount of money may take quite a bit of time, especially if

you go on dating extravagantly. You could consider financing. Simply go to the jeweler of your choice and tell them that you plan to buy an engagement ring, and that financing will be necessary. Go ahead and get the credit check out of the way, find out what your payments will be, and how much of a down payment is required.

Once the blood comes back into your face you are coming closer to being able to consummate the deal. Now, have your mother, sister, or your girlfriend's best friend take your girlfriend shopping, and make sure that they gaze at the engagement rings to get some idea of what she might like. Make sure that the jewelry store you buy the ring from will allow you to return the ring, if your proposal is turned down flat, or allow your girlfriend to exchange it for another if she isn't happy with the one you picked out!

Since so many marriages don't last more than a few years there is a growing trend to put off buying a ring "until later." Later usually doesn't come until after the last child finishes college.



How to Care for Your Diamond

Caring for a diamond requires more than occasional cleanings. Diamonds are forever, but they can be damaged if you are not careful. By learning how to properly care for your diamond, you will ensure that your diamond is indeed forever.

First, you should take your diamond jewelry to a jeweler once a year. Have him check the mountings and prongs that hold your diamond in place. Have him make any needed repairs. This will prevent your diamond from falling out of its setting and becoming lost.

Diamond jewelry that is not being worn, or diamonds that are loose should be stored in a (usually velvet) fabric lined jewel case, or in a jewelry box where it can be kept separate from other jewelry. Being so valuable, each piece should have its own compartment. This will keep diamonds from becoming scratched, and it will also keep your diamond from scratching other jewelry as well.

Remove your diamond jewelry when doing physical work. Diamonds can be chipped and scratched easily. Also avoid allowing your diamond to come into contact with bleach or other household cleansers – this can damage or change the color of the settings and mountings, and it may even irreversibly change the color of the diamond!

You can use an small soft brush such as an eyebrow or lip stick brush and soap and water to clean your jewelry. Simply make a bowl of warm sudsy water with a **mild detergent** and place your pieces in the mixture. Then brush the diamonds with the soft bristles of the brush while they are in the suds. You will need to make certain that you rinse them clear of the suds after cleaning them. You can use a small kitchen strainer such as a tea strainer to contain them while rinsing under warm water. Use a lint free cloth, or a jewelry polish cloth to pat them dry.

If your diamonds are in need of a stronger cleansing, you may want to soak them for 30 minutes in a solution of half and half water and ammonia. Once they have soaked for 30 minutes, remove them and gently brush the mountings with a small brush. Then replace the pieces in the solution and swish them around in the mixture before removing them to rinse and pat dry.

If you find your self too busy to be mixing soaps and ammonias, many department stores sell liquid jewelry cleaners. Most are kits, with everything you need included. You need to read the labels to determine the one that is right for your diamonds and other jewelry. Read the complete directions and follow all the precautions.

And if you find yourself more the “high-tech type”, even in your diamond cleaning routine, there are multiple ultrasonic cleansers on the market. These machines use high-frequency to create a cleaning

motion. All machines are not the same, so please read the instructions before using.

How To Sell A Diamond

There are many reasons why you may want to sell a diamond that you own. The reasons why don't really matter, not to the buyer – getting the best possible price is what counts! The way to obtain the best price for the diamond is to not be in a rush. Slow down, and carefully consider all of your options.

First, have the diamond appraised. In fact, have it appraised by two or three jewelers to get an accurate idea of the diamonds value. Tell the appraiser that you want the Rapaport Value. This is the wholesale value of the diamond, and it basically tells you the highest price that you can sell your diamond for. If your diamond has no certificate, you should consider getting a certificate from GIA. This may help you get a better price for the diamond as well.

First, try to sell the diamond yourself, to people you know. Friends and family members may be interested. If you don't have any luck with friends or family members, you should turn to outside sources. Absolutely avoid pawn shops! A pawn shop will only offer you about 10% of what the diamond is worth! Also avoid offers of selling the ring on consignment. There are many things that can go wrong, and there is no shortage of diamond scams – even in well known jewelry stores.

If the diamond is important, you should strongly consider auctioning it off through one of the famous auction houses, such as Christie's or Sotheby's. If it isn't what is considered an 'important' diamond or a high-end diamond, you should try to sell it to an individual using classified ads, or even eBay. However, selling to an individual that you do not know could put you in danger – especially if the diamond

is worth a lot of money.

Your final option should be a jewelry store. It is vital that you not let your diamond out of your sight while in the jewelry store – you might find that the diamond you walked in with is not the same diamond that you walk out with!

The jeweler will try to tell you that your diamond is of poor quality or low weight. Inevitably, there will be some problem with the diamond. This is where your appraisal and/or certificate will come in handy.

If the jeweler is fair, they will offer you between 60% and 80% of the value of the Rapaport Value. Do not accept anything less than this. Again, do not let the diamond out of your sight until you have been paid for it.



How to Spot A Fake Diamond

In this world of advanced technology and criminalology it is almost impossible to simply look at a diamond and determine whether it is real or not – especially if you don't know much about diamonds. There are a few steps that you can take to avoid buying a fake diamond, however.

First, only deal with reputable jewelers, and when you find a reputable jeweler, stick with them. Avoid buying diamonds or other jewelry from jewelers that you have never dealt with before in the past. Ask to see the certificate for the stone. If no certificate exists, walk away.

Look at the setting that the stone is in. Fake diamonds, such as zirconias, are usually set in low quality metals. Take a close look at the stone. Fake diamonds are not durable – natural diamonds, on the other hand, are the most durable stone on the planet. Look for scratches or nicks.

After purchasing a diamond, take it to another jeweler for appraisal. In fact, it won't hurt a bit to take it to two or three other jewelers for an appraisal to make sure that the appraisals are all fairly close. If you find that you have purchased a fake diamond, you may be accused of making a switch when you return to the store of your purchase; therefore, it is important to have a certificate for the diamond. No two stones are alike.

Insuring Your Diamonds

Insuring a diamond takes a bit of thought, planning, and shopping around. Diamond insurance isn't like purchasing car insurance. It is quite different. Depending on the state that you live in, there are basically three different types of policies that will cover diamonds, and all insurance policies that cover diamonds are considered Marine type policies.

The first type of insurance policies for diamonds is an Actual Cash Value policy. If the diamond is lost or damaged beyond repair, the insurance company will replace the diamond at today's market value, no matter how much you paid for the diamond to begin with. This type of insurance policy for diamonds actually is not that common.

The most common type of insurance for diamonds is Replacement Value insurance. The insurance company will only pay up to a fixed amount to replace the diamond that was lost or damaged beyond repair. This does not mean that they will pay that amount – it means that they will pay up to that amount. In most cases, the diamond can be replaced at a lower cost.

The third type of coverage offered for diamonds is Agreed Value. This is sometimes called 'Valued At.' This type of coverage is very rare. In

the event that the diamond is lost or damaged beyond repair, the insurance company simply pays you the amount that you and the company agreed upon. This is the best type of insurance to have, but it is rarely offered. If you can't get Agreed Value coverage, Actual Cash Value coverage should be your next choice.

Your rates will be determined by the value of the diamond, the type of coverage that you select, and the area that you live in. If you live in an area with a high crime rate, you can expect to pay more for your diamond insurance coverage. It is important to remember that insurance agents are not qualified jewelers, and jewelers are not qualified insurance agents. It is best to get a certificate for your diamond, and to provide the insurance company with a copy of that certificate. This leaves the insurance company less room for arguments over the actual value of the diamond.

Don't rely on separate coverage to cover your diamond. For instance, if your diamond is stolen from your home, it is probably covered on your home owner's insurance policy – but the diamond probably won't always be in your home, and once it leaves your home, there is no coverage.

Diamond Scams

When it comes to diamonds, there are numerous scams to avoid. Most scams are minor, but there are some major ones that come up from time to time concerning the buying and selling of diamonds. Scams occur simply because most people who buy diamonds – for whatever reasons – don't know that much about diamonds. Therefore, they are easily fooled.

One common scam you need to be aware of is the Carat Total Weight scam. The tag on the piece of jewelry, usually a ring, only states the total carat weight of all diamonds in the piece, instead of listing the total weights separately for each diamond. This may lead consumers

to believe that the main diamond in the piece is actually bigger than it is. Specifically ask what the total carat weight of the center stone is. Also beware of fractions. Jewelry stores are allowed to round off diamond weights. This means that if the jeweler tells you that it is a $\frac{3}{4}$ carat diamond, it is probably between $\frac{1}{2}$ and $\frac{3}{4}$ carat – but closer to $\frac{3}{4}$.

'Fluorescence' scams show up to varying degrees. Referring to a diamond as a blue-white diamond is such a scam. A blue-white diamond sounds very unique and special, but in fact, this type of diamond **is of lesser quality** – even though the jeweler will try to make you think you are getting something special. All jewelry stores like to show their diamonds in bright lights. That's because bright lights make diamonds shine, glisten and glimmer, not to mention gleam. Ask to see the diamond in a different, darker type of lighting as well.

Some truly unscrupulous jewelers target those who want appraisals on diamonds that were given to them as gifts or that were purchased elsewhere. They will try to tell you that the diamond is worthless, or worth less than it actually is worth – and offer to take it off your hands or trade it for a much better diamond, along with enough cash to make up the difference. This is called low-balling. The cure is to get a second, third, and even a fourth opinion before taking any action.

Another common dirty trick is to switch the diamond you have chosen and paid for with one of lesser quality and value when you leave it to be set in a piece of jewelry, or leave a diamond ring to be sized. The only way to avoid this is to do business with one trustworthy jeweler. Avoid jewelers that you have not done business with in the past.

There are many more scams that jewelry stores commonly pull on unsuspecting consumers. Your only real recourse is to deal with a jeweler you know and trust, and ALWAYS use your best judgment, purchasing your diamonds with the utmost care and consideration.

Thank you,

[Lin Stone](#)

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