

6 Secrets

to Finding the Best Values When Shopping for Jewelry

By Andrew Z

Everyone wants good value when making a purchase, so here are six things for you to think about before you head out on your next jewelry-seeking adventure. Before I reveal the six secrets, let's remember that the lowest price is not necessarily the best value unless product, service, and terms are identical. You know the old saying: Always compare apples to apples.

1 If a store advertises "50 percent off everything!" you may want to turn around and run out as fast as you can! Be leery of what may be deceptive pricing. If an item was priced at double its normal price on Monday and



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then advertised as 50 percent off on Tuesday, this is not a discount. It's a come-on as old as when the first jewelry peddler polished a diamond and put it into his cart. You may wonder how far they're willing to stretch whatever passes for the truth just to make a sale.

- 2** A small local jeweler has access to the same wholesale prices that a large chain store or large online seller might have.
- 3** As far as diamond quality goes, a little knowledge—and a little education—is a good thing. If you are in the market for a new diamond, try to spend a little time learning about the four Cs of diamond quality (Cut, Color, Clarity, Carat Weight). This information is readily available in the library, online, or in most jewelry stores. Try to find an unbiased source such as the Gemological Institution of America so that you avoid biased marketing information that might be questionable. Once you have some understanding of the four Cs, you can make a better decision on which diamond characteristics—clarity for example—are worth paying more for and which are not as important to you.

4 How often will you wear a particular piece? Will it give you the mpc (miles per carat) that you want? Paying more for something that you might wear every weekend may be a better value than paying less for something only worn twice a year. Look for versatility. Are jackets available for those earrings, or maybe an enhancer for a pendant? These are add-ons that can bring about multiple looks for the same core piece of jewelry.

5 Don't skimp on quality of manufacture. By this, I'm referring to everything *other than* gemstone or diamond quality. Look for a secure clasp such as a "lobster claw" on a chain or bracelet. Is the shank of a ring heavy enough to your eye? Look closely at prongs. Are they equally spaced and equal in size? Is the style durable enough for your lifestyle?

6 Always ask what guarantees and service policies are offered. Also, ask if the retailer offers a diamond trade-up policy on purchased diamonds and if there are any minimum upgrade requirements.

Well, there you have them: Six secrets that really aren't secrets at all, but just common-sense considerations. The best jewelry values aren't usually a secret or some type of fantastic deal. They are found when you work with jewelers of integrity who respect you and appreciate your business. So now, all you have to do is go out and find a jeweler whom you trust and feel comfortable with, use a little old-fashioned common sense, and have fun finding a beautiful piece of jewelry—with *value!* ■

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