

Buying The Perfect Diamond Ring While Saving \$1000's

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**By Peter Vine**

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Buying a diamond engagement ring can be a risky business! For most of us an engagement ring is the third most expensive purchase we are likely to make, after our home and car. However I can guarantee you know much more about buying a home, or a car than you do about buying a diamond ring! This lack of knowledge opens up the opportunity for dishonest people to take advantage of you.

This generally takes the form of selling you a poor quality diamond ring for a highly inflated price.

How can you avoid the pitfalls?

There are some basic precautions you can take, which will significantly reduce the risk. Some of these include:

**Get Educated – Research the subject of buying diamonds, in exactly the same way you would if you were buying a car. There is no substitute for this, and if you are willing to make the effort you can have more knowledge of the subject in 2 hours, than 95% of your fellow consumers.**

**Buy from a reputable source – Whether you decide to make your purchase online or at a Jewelry store, make sure you have some background on the store. Visit the store and ask the salesman questions to gauge his level of knowledge. I would suggest you avoid the Jewelry districts, simply because the competition is so fierce that it breeds questionable practices and half truths amongst the occupants.**

**Never buy a diamond without a certificate – Without a certificate you could quite easily buy a piece of glass set into an engagement ring setting and be not the wiser, but up to \$5000 poorer. However a certificate alone does not guarantee a better deal, you need to be proficient in understanding exactly what it is telling you, and how each factor that is covered affects the price and quality of the ring.**

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Understand the 4 C's of diamonds – Most people know something about the 4 C's of diamond buying including, Cut, Clarity, Carat and Color. However very few people know how each of the 4 factors interact to determine the price and quality of a diamond.

If you follow this advice you significantly reduce your chance of being fleeced by a dishonest salesman. Treat your purchase as a significant financial purchase. Set your budget up–front and do not go too much above or below the price you've set yourself. Try not to get too emotionally involved in the purchase and the outcome should be favorable.

Peter Vine is a researcher for a large consumer magazine, and has spent the last year looking at the diamond industry. The ebook 'Diamond Ring Secrets' is the outcome of this research, and shows you

the insider secrets of buying a diamond ring while saving \$1000's. Take a look at it at:

### **What You Should Know In Buying An Antique Diamond Ring**

**By Low Jeremy**

Buying an antique diamond ring—whether as an engagement ring, a wedding ring, or for personal satisfaction—is always an investment. Considered as "nature's perfect gemstones," antique diamond rings can be priceless and rare especially if they contain high–quality and high–grade diamonds.

If you are looking forward to buying an antique diamond ring, the first thing to consider is the 4Cs of a diamond. Knowing the elements that reveal the true value and rarity of a diamond is the first step to know if you're likely to possess an antique diamond ring for keeps.

The 4Cs comprise of Carat, which refers to a diamond's weight; Clarity, which measures the purity of a diamond; Cut, which determines the diamond's brilliance and Color, which gauges a diamond's whiteness.

An antique diamond ring for wedding

Since it signifies romance, innocence, and reverence, antique diamond rings are becoming one of the most popular choices in wedding rings today.

For a ring to be antique, it should be over than 100 years and originates from the Georgian, Victorian, Art Nouveau, Edwardian, and Art Deco. Typically ornate and detailed, antique diamond rings are usually authentic pieces or a reproductions inlaid in gold, platinum, titanium and silver.

Remember that antique diamond ring personifies character and history, which sets it apart from other modern designs. Before you purchase an antique diamond ring as a wedding or engagement ring, here are some of things you might want to consider:

1. Make sure that the antique diamond ring is professionally appraised before your pay for it. By doing

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this, you can be sure that all of its gems are authentic. You can also determine if the ring has been repaired or if it need repairs in case there are stone chips or cracks.

2. Look for a photograph with a hallmark or written and signed interpretation to know when was the ring authenticated. 3. In case the antique diamond ring needs a repair, get an estimated cost of before proceeding.

4. Be open-minded. There are gemstones and designs other people consider as unlucky. If you're not into these myths, you might want to consider these antique diamond rings because they might be less expensive than others.

5. Make sure that you inspect and examine closely the condition of the antique engagement ring. Take note of the prongs holding the center diamond and the shank of the ring.

6. Do some research on 10X jeweler's loupe.

7. Buy the antique diamond ring from a reputable jeweler or jewelry store.

8. Make sure that everything about the antique wedding ring is written on receipts, appraisals, and certifications.

9. Know if the stone is a genuine diamond or if it is a cubic zirconia, moissanite or other synthetic substance.

10. If possible, get a certificate from Gemological Institute of America (GIA) to ensure the authenticity of your antique diamond ring.

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