

SPECIAL REPORT

This Special Report is brought to you by:

Traci Watkins

Laptop Moms

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SPECIAL REPORT:

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A photograph showing three business professionals in a meeting. A woman in a white dress is gesturing with her hands while speaking to two other people, a woman in a black dress and a man in a dark shirt and tie.

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Table of Contents:

About Diamond Weights	4
All About the Clarity of Diamonds.....	4
Are Diamonds Really Rare?	5
Buying Diamonds Online	6
Choosing The Cut of A Diamond.....	8
Colored Diamonds	8
Diamond Certificates	10
Diamond Scams	12
Famous Diamonds.....	13
How to Buy Diamond Engagement Rings.....	15
How to Care for Your Diamond.....	15
How to Sell A Diamond.....	16
How to Spot A Fake Diamond.....	18
Selecting Diamonds.....	19
Recommended Resources	20

About Diamond Weights

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. In times past, if a diamond weighed the same as a carob bean, it was one carob, or one carat.

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 are 1/3 of a carat.

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.

All About the Clarity of Diamonds

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.

Are Diamonds Really Rare?

When you walk into a jewelry store and see all the diamonds in all of the various settings that are for sale, it is difficult to realize that diamonds are indeed rare. Most people don't even stop to consider how that diamond came to be sitting in that jeweler's case! There is quite a bit of work that is done before a diamond is ready to sell to the general public!

For every one million diamonds that are mined, only one will be found that is a quality one carat diamond. In order to find a two carat diamond, about five million diamonds must be mined. More than two hundred tons of ore must be mined to find one small diamond, and even then, more than 80% of the diamonds that are mined are only good for industrial use, such as diamond drill bits.

So, the next time you visit your local jewelry store, ask to see the one carat diamonds. You should look at this diamond with new appreciation – knowing that it truly is one in a million!

Buying Diamonds Online

With all of the potential for scams concerning diamonds, buying diamonds online almost seems unthinkable! However, you actually can purchase diamonds online, without any problems – as long as you are careful.

First, think about your reasons for wanting to purchase the diamond online, 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. However, 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 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.

Take your time. Don't purchase the first diamond that 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, start doing your investigation. 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 that diamond!

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!



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Choosing The 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 the 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 sparkle.

However, in the diamond industry, the cut of a diamond doesn't refer to its shape at all. Instead, this 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, and 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 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.

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.

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.

With a diamond certificate, you can verify the color, cut, carat, weight, and clarity of the diamond. You don't have to worry about a diamond dealer telling you anything less than the truth, because the certificate comes from the GIA – not 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, you will need to have the certificate, or you will 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, and it can prevent a seller from under-charging 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 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, which is low. If the dealer doesn't want to provide a certificate, then you 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 as well.

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 greatly inflated the price of the diamond – they have something that they are hiding from you.

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.

A common scam that most jewelry stores participate in 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 leads consumers to believe that the main diamond in the piece is actually bigger than it is. 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 $\frac{3}{4}$.

Jewelry stores often run 'fluorescence' scams 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. Jewelry stores also like to show their diamonds in bright lights. Lights make diamonds shine. 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 the cash to make up the difference. This is called low balling. 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. Just use your best judgment, and purchase your diamonds with the utmost care and consideration.

Famous Diamonds

Among the most well known diamonds is the Hope. This 45.52 carat steel blue diamond is currently on display at the Smithsonian. The legends of the ill-fortune and curse bestowed on the possessor of the Hope Diamond are many. This diamond was donated to the Smithsonian in 1958. The Hope was originally a rather flat, blocky 110-carat rough.

The Dresden Green stands out among the natural colored diamonds. It is the largest green diamond in the world weighing 40.70 carats. This diamond is historic, large and has a natural green color with a slight blue overtone. These facts make it virtually priceless.

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 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 Koh-I-Noor (Mountain of Light) is now among the British Crown Jewels. This diamond weighs 105.60 carats. First mentioned in 1304, it is believed to have been once set in Shah Jehan's famous peacock throne as one of the peacocks eyes.

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.

The Taylor-Burton Diamond is a pear-shaped 69.42 carat diamond. Cartier of New York purchased this diamond at an auction in 1969 and christened it "Cartier." The next day Richard Burton bought the diamond for Elizabeth Taylor. He renamed it the "Taylor-Burton". In 1978, Elizabeth Taylor put the diamond up for sale. Prospective buyers had to pay \$2,500 each to view the diamond to cover the costs of showing it. Finally, in June of 1979, the diamond was sold for nearly \$3 million dollars.

How to Buy Diamond Engagement Rings

There is much to consider when purchasing a diamond – especially 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 – and in most cases, the woman you plan to propose to will expect a ring to accompany that proposal!

First, determine how much ring you can afford. Most people use the ‘two months salary’ rule. This means that the ring should cost the equivalent of two months of your current salary. Because you have other bills to pay, saving up this amount of money may take quite a bit of time. You should 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.

Now, have your mother, sister, or your girlfriends best friend take your girlfriend shopping, and make sure that they gaze at the engagement rings to get an 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 that is required, or allow your girlfriend to exchange it for another if she isn’t happy with it!

How to Care for Your Diamond

Caring for a diamond takes 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 fabric lined jewel case, or in a jewelry box where it can be kept separate from other jewelry. 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!

How to Sell A Diamond

There are many reasons why you may want to sell a diamond that you own. Perhaps you've gotten divorced, or you are strapped for cash. The reasons why don't really matter – 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 – there are many.

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 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 some 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, 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.

Selecting Diamonds

Diamonds are graded for certification by laboratories using grading criteria. Four of these criteria are critical to understand when making a diamond purchase 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 diamonds reflective quality. Most diamonds are cut with 58 facets. 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.

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. 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. Enjoy your diamond for years to come!

Recommended Resources

1) [**Government And Police Auctions.**](#)

Seized cars from \$100, boats, real estate, collectibles and jewelry. Government and police auctions online.

2) [**Own A Jewelry Business For Less Than \\$50.**](#)

Find out where to buy New Diamond Jewelry 90-95% Below Retail Cost.

3) [**Buy Genuine Diamond Jewelry 80-90% Off!**](#)

Amazing Guide Revealing The True Source Used By The Most Successful Auction Sellers & Powersellers To Earn Huge Profits!

4) [**Asia Wholesale Jewelry.**](#)

The ultimate source of wholesale jewelry for your work-at-home business or retail store!

5) [**The eBook Download Page.**](#)

eBooks about gems-jewelry-business development.

6) [**Diamond Secrets Exposed!**](#)

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