



Twenty Questions

Twenty Questions to Ask Your Jeweler Before You Buy a Diamond

1. Do they use Gemological Institute of America (GIA) grading scale for color and clarity?
2. Are their diamonds loose (not mounted)?
3. Do they relate their prices to the New York Wholesale Price Index?
4. Can they provide a GIA appraisal with the diamond?
5. Do they have a gem laboratory where the stone can be viewed?
6. Do they have a GIA Colorimeter for color grading?
7. Do they have an electronic scale to weigh the diamond?
8. Do they have an ultraviolet light for color grading?
9. Do they have a gem scope or microscope to view the diamonds?
10. Do they offer "cut certification" from an independent graduate gemologist?
11. Does the store specialize in loose diamonds?
12. Is the store located in an office building such as in New York or Boston?
13. Is their loose diamond inventory over \$1,000,000?
14. Has the store been in business ten years or longer?
15. Do they own their inventory or do they carry only memorandum (on loan) diamonds?
16. Will they give you 100% of what you paid for the diamond when you wish to upgrade?
17. Do they have an unconditional 30 day return policy?
18. Do they offer 90 days same as cash financing?
19. Do they make their own jewelry on premise?
20. Do they have a GIA Gemologist on staff?

Add up all the Yes answers and evaluate your chosen jeweler:

- 18- 20 A great source for your new diamond.
15 - 17 OK, but you may want to keep looking.
14 or lower Run away quick!

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