



# Gem Talk

by Michael S. George

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## Buying Online

If you are like most red-blooded Americans today, you have access to the World Wide Web and you're able to reach with the long arm of the Internet to speak to and e-mail people all over the globe. Well, along with the Internet and on-line accessibility comes a great wealth of knowledge as well as products you can purchase via auction sites and on-line purchasing. It is a veritable Pandora's Box out there of limitless items ranging from the inexpensive to the most elaborate, most expensive items you can imagine – with pictures and audio to boot! But please remember, this is a buyer's beware society. You are not dealing with national laws, this is global law and I don't know if it is any different than buyer's beware. Too often we hear of people buying jewelry on television or on auction sites on-line only to find that this "great deal" that they have gotten becomes no deal at all or just an outright scam. Taking that great deal that they have purchased and by bringing it into their jeweler, who tells them, "I am sorry, but this is fake" has broken many hearts. Depending upon the price paid, these words can be devastating.

There is no free lunch out there and we must remember that – no matter who you are buying from. Everyone can make his or her scam seem great. Don't be taken in by ideas of getting something great for little or nothing. If you have done your homework, you will want to follow at least these steps:

Check out the website on a number of occasions and speak with people who have purchased from them. See what their physical address is and their

phone number. Speak to someone to see if it is truly a business that is valid.

Check with the Better Business Bureau to see how long they have been in business and if they have any claims against them.

Correspond with the company in writing first. See if they respond to you on letterhead and find out the legitimacy of the organization.

If you insist on purchasing something, I suggest that you purchase something small and insignificant and have it checked out first. Build your way up to the larger purchase.

Please be careful when buying on-line and giving a credit card number. If it is not a secured line, you could be giving your credit card number and expiration date out, which is all that is needed (along with your name), to millions of people who might be able to intercept that transaction.

Use discretion when dealing with the company you are doing business with. Ask around to see if there is someone in your local area that has purchased with that company. When you correspond with the company, see if they will give you recommendations and letters of reference of people in your area that they are associated with. Investigate it by calling that client and seeing if they have been happy with their purchase and with the company itself.

Remember that price for a product is not always a good value. Value means quality, price, selection, and service. Are they willing to answer your questions and give you the service that you deserve? If you are made to feel uneasy about asking questions or if for any reason you feel that you are not the most important person to them, no matter the size of your purchase, my advice is go on to the next place or deal with someone locally who is accountable to you, the media, and others in your local area. I don't mean to paint a grim picture, but I have seen many cases in which people have invested a lot of time and money to be let down. If a deal looks too good to be true, it probably is. Many times these auction houses and on-line sites try to appeal to a person's sense of greed by showing the finest product and delivering the least expensive product. If you want to learn more about a particular gemstone, check out our website and look through the issues of GemTalk at [www.msgjewelers.com](http://www.msgjewelers.com). Buying on-line can be a pleasurable experience when you know what it is that you are looking at and are aware of whom you are doing business with. And you know the value of the item you are purchasing. There are deals to be made where values can be, at times, exceptional. It is predominately a market and an arena where average products are being sold at average and above average prices. Remember that these are products that are generally available from other retailers of that market. It is truly rare that an item is available by way of the Internet only and by no other means. If you care to see the product before you buy, go to a local retailer who deals with that product. Remember, if you do find a good value and decide to purchase on-line, find out what your return privileges are. Ask the question, if it is not represented in the way that appeals to you, or if you feel led to believe that it was one quality and was a different quality of what you hoped or expected, what happens then? Ask the question before the transaction what the process will be for returns. And always be sure to get everything in writing. Remember that the lure of a great deal can sometimes be a snare. A good book I once read stated that there is safety in the multitude of council. Good advice, if you ask me.

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