



Gem Talk

by Michael S. George

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Holiday Shopping Made Easy

In this issue, we will be discussing "Holiday Shopping Made Easy." When doing your holiday shopping, most retailers are expecting you to shop impulsively. They set their positions up in the kiosks of malls and have their locations in mall stores based upon demographics – how many people and what age group. This is done so that when you pass by and see the right price for the right item, you will stop and purchase that item even if you had no intention on doing so. And that is an important factor when you are doing your holiday shopping. If you are a frugal shopper, what you will want to do is to make sure that you're buying what you need when you need it; not just buying because it is on sale or because it caught your eye.

When shopping for jewelry or any other item, the most important thing is to be an informed customer. It's the informed customer that is the wise customer. How can you be informed about jewelry? One way is by reading this article, of course! But more importantly, it is finding a jeweler who you are comfortable with and who will answer your questions and who is knowledgeable. And one who is willing to impart that knowledge to you without using big, fancy terms – but putting it into layman's terms. My suggestion is if you do not have a jeweler who you know and trust, is to go from place to place, shopping between the big guild stores at the mall, as well as the small independent stores, for the same item asking questions. Once you are informed, the test (in my opinion) is to ask the question as though you are uninformed and see if you get the correct answer. You can price compare many times by just looking at the inserts in your newspapers. But remember when it comes to jewelry buying, that the same style ring or pendant or size of diamonds, doesn't necessarily mean that it's the same quality. And the value is really based upon the clarity, cut, color, carat weight, and along with the fifth and sixth C's – which are cost and care.

Now by cost, remember that we mean not just the dollars and cents paid, but also the overall value. Here is the equation: a good value means fine quality at an affordable price, with a good selection to choose from, and service, service, service. If service is not part of the equation, then you did not get a good value, no matter how inexpensive that jewelry item may have been. And the care, the final C that I referred to, is being imparted with the knowledge on how to take care of that piece of jewelry you just bought. What good is getting a good value on a piece of jewelry if you're not sure what idiosyncracies there may be regarding that item. Whether, for example, an opal should not have to endure extreme heat or cold, because it could damage the stone. That it needs to be moistened and kept in a mineral oil or water-type environment so that the pores stay moist. Or, such as emeralds, that cannot take intense heat and should be lubricated from time to time. Or information on pearls, like wiping them off with a cotton cloth after being worn. Or that being worn up against the skin that the natural body oils enhance the luster and the beauty of those pearls. It's these little bits of information that can be imparted to you, as a client or customer, that will make all the difference when keeping that jewelry item cared for in the appropriate manner. Or, having it get lost or damaged, having to spend money to replace it as opposed to buying another jewelry item.

When you are doing your holiday shopping, write a list down of what it is that you are looking for. Have that list in front of you and knowing where you are going to go and who you are going to price comparison shop with. By having this list in front of you, you will aid yourself in not being that impulsive buyer and spending two to three times the amount your budget allows. A budget is important and should be set prior to going out and shopping. When you have made up your list, put down the approximate price you expect to pay for that item. Or give yourself a budget range for each of those items and tally them up at the finish line so you know what your total is expected, making sure that is within your budget, and you're comfortable with spending that for this season.

Now, if you have gotten an excellent value and have saved some money – GREAT – all the more for your pocketbook. Or you can use that if you have found that you've had to go over in a particular area. It is important that you go in thinking, "This is what I'm looking for. This is what my budget will allow. And I will keep within those means." You'll be surprised that when you have a well thought out plan that you execute with your list, how much fun shopping can be. And, how much less stress is on you when you are being approached by those high pressure sales people who are trying to force their products on you. Price won't be an issue, beauty won't be an issue. Enjoy trying it on, saying to yourself, "This is pretty, but I am not buying today. It is not on my

list." Make that clear when you are talking to the sales representative. And if the pressure gets to be too high, you shouldn't buy there anyway - now or in the future. Go where you are comfortable and where shopping is fun. When shopping for jewelry and other fine items, make sure that an appraisal is part of the package and is no additional charge. Find out up front what it is going to take and how long it is going to take to get a ring sized, or have adjustments made after the fact. If something needs to be shipped, see if they can ship it for you. That would make life easier and take that much less of your personal time – as long as the price is right. You should expect to pay an additional fee for shipping and handling. Jewelry should be registered and insured.

Most importantly, when you are out shopping, remember it's your hard earned money that you're spending and spend it with the people you want to spend it with. Spend it with people you feel confident with; with those who recognize that it is your hard earned money. You're the boss, you're in control. Now, go out and tackle the challenge, stay within your budget.

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