We’ve all seen come-on or misrepresentative advertising. Quite simply, it is advertising that lures the buyer into a store or into making a purchase. This is seen frequently today in the mail-order business. The Better Business Bureau, in their booklet *Facts You Should Know About Jewelry*, describes these practices very well. (This booklet is available upon request.) Some of the practices they describe are:

**Bait advertising.** Articles are advertised at bargain prices, but the seller has no intention of selling them. When you arrive, the article they advertised is “sold out,” but they have something else, which, of course, costs more. Often, too, goods are of inferior quality.

**Buying “wholesale.”** In this case the seller claims to be selling products at wholesale prices, when in fact they are selling merely at a discount. Few firms sell truly at wholesale.

**Catalog scheme.** The seller issues a catalog with fictitious wholesale or discounted items.

**Deposit scheme.** The seller asks the customer for a deposit, which will be returned if the buyer is dissatisfied. In reality, the seller will only provide credit toward the purchase of other goods.

**Factory-gate scheme.** The manufacturer induc­es the workers to take merchandise such as watches or other jewelry “on approval” simply by signing a receipt. The receipt turns out to be a binding contract to pay for the merchandise.

**Fictitious allowances.** These occur with trade-ins. The seller jacks up
the price of the item you are buying to cover the trade-in allowance.

Fictitious comparative prices. This is advertising with two prices, an "original" price and a "sale" price. The "original" price is fictitious, or much higher than the item is worth.

Fictitious list prices. The list price for the item is much higher than the sale price—but, of course, the list price is not true.

Fictitious preticketing. The seller attaches a price tag showing a high fictitious price on "reduced" merchandise.

These methods are used in the selling of gems and jewelry, just as they are for selling automobiles, clothing, food, or any other commodity. Beware of them. Learn to judge for yourself the value of the gems and the current selling prices, and trust your judgment.

Come-on Ads

In recent years many ads have been circulated offering diamonds, rubies, or emeralds for unbelievable prices such as $10 for a pair of diamond earrings or $19.95 for a diamond ring. These ads are just one more new and more sophisticated form of deception. The next time you see one, study it carefully and take note of the various tactics used to deceive the buyer.

The ads often appear in respected publications. This, in itself, lends credibility. Often the seller offers a money-back guarantee to further lure the buyer into believing this must be safe. Often the seller claims the stone is "genuine." Because of truth-in-advertising laws, the buyer believes that the goods must be genuine if the advertiser claims they are. Usually the seller offers a certificate that provides even further assurance.

In fact, the buyer will receive precisely what was advertised. The stones will be genuine and of the size advertised. Also, the money-back guarantee and the certificate usually prove to be true and valid. However, you must read between the lines. With a closer look, the facts reveal less than you would expect.

Size. Often the ads will offer ¼ carat total weight for rubies, sapphires, or emeralds and .25 point for diamonds. This means that each earring or ring consisting of rubies, sapphires, or emeralds has stones that weigh ¼ carat; moreover, the ¼ carat may consist of several small stones or chips, not one ¼-carat stone.

The diamond size is extremely deceptive. A .25-point stone is not ¼