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He won the auction. And my heart.

An engagement ring from eBay: Is that really love? One writer says "yes!" And it can be for you, too.

By Natalie Ermann Russell

By the time my left hand had been examined by the third person that morning, the reaction was pretty predictable. First, an 'ooh.' Then an 'aah.' Then came the questions: "Is it vintage?" "Where did he get it?"

"EBay," I'd say.

Then the questioner would force out an "Oh, wow." But I could hear what she was really thinking: "EBay? Is that really love?"

The night before, when Steve got down on one knee in our kitchen "as dinner (over)cooked on the stovetop" my initial thoughts, of course, were gibberish. "I am going to be your wife, and you my husband," I said, explaining what he already obviously knew. I was in a euphoric coma and didn't think about the eBay aspect for quite a few days. But as the nuts-and-bolts reality of a wedding came to the fore, I became curious about the nuts-and-bolts of my eBay ring. How did he know it was real? What was its story?

Turns out, it's from the 1930s, and the diamond has never left this particular filigreed setting. The ring was sold by a woman in Michigan (Steve had confirmed the first two facts by an independent certified appraiser). It was her great-aunt's, but we don't know much more about the great-aunt -- or the great-uncle who gave it to her, for that matter. This is thrilling, I thought; my ring is completely unique. It's a Michigan eBay ring from the '30s. And it's winking at me.

Sure, every girl feels like her engagement ring is



special, but how many get to say it's from eBay? Turns out, a lot. EBay sells 450 diamond engagement rings, new and vintage, daily in the United States. You really must do your homework (on both the diamond and the seller) and ask all the right questions.

"Buying a diamond ring on eBay is similar to the off-line world," says Ann Poletti, director of jewelry and watches for eBay. "I'd kick the tires the same way. If a seller offers me space to think about it and lets me come back with questions, then he'll get my purchase."

If you're looking to buy a ring online, check out the tips on eBay's recently launched bridal page at ebay.com/bridal. And before buying anything, be sure to ask these five questions:

1) Is the ring in question the exact one that's pictured online?

Some sellers will use a generic photo for all rings in a particular style. "I look for very good, very specific photos," Poletti says. "Our top diamond sellers have excellent photos where you can see every nick."

2) What is the return policy?

Make sure there is one. And if there isn't, negotiate for one. You want a cushion of a few days so you can have the ring appraised by a jeweler of your choice -- one who is a member of the Gemological Institute of America or the International Gemological Institute.

This is a good reason to use PayPal, which will cover up to \$1,000 if the transaction goes awry, as long as the seller provides PayPal buyer protection. If the ring costs more than \$1,000, you also can use an escrow company, which would charge a fee to hold the buyer's money until both parties are satisfied (eBay recommends using only escrow.com). "Also, ask if there's a restocking fee that you would be charged if you did return it," says Lynne Dralle, creator of the site thequeenofauctions.com.

3) What's the seller's history?

"You want the seller to have at least 98% positive feedback," Dralle says. Plus, check how long the seller has been registered. A scam artist will register often, each time under a different name.

"I recommend Googling the seller's user name or e-mail address," says Rob Holmes, owner of IPcybercrime.com and a member of the International AntiCounterfeiting Coalition. "Sometimes people will post comments on other sites about their business experience with that person." Holmes also suggests looking up the seller's name on Ripoffreport.com.

4) What is the ring's description like?

"I always look for clarity -- nothing that sounds generic," Poletti says. It also should mention the PayPal buyer protection described above. "I avoid sellers who insist on using wire transfer," she adds. "And I like those who are responsive to my e-mail questions in clear and understandable English."

5) Is there a certificate of authenticity?

Look for a GIA or IGI diamond grading report: one without the word "sample" across the top (you want to make sure you're seeing the actual document). "A consumer needs to know that the document was issued by a recognized gemological institute," says Jerry Ehrenwald, president and CEO of IGI North and South America. "The IGI and GIA rely on the expertise and professional knowledge of graduate gemologists." (To make sure you know what to look for in a diamond, go to gia.edu.)

Then, just ask yourself: Will she marry me? Chances are, the answer will be yes.

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