**Episode 6: The Plot Thickens**

VIGNETTE: The Hope Diamond curse

Stories of diamonds, and the lengths men would go to mine them, transport them and protect them, as well as the people who were rich and noble enough to own them, form the backdrop of our collective consciousness around the preciousness of these stones.

There is the Cullinan diamond, which, at 317 carats, sits front and centre on the British Crown. The diamond that became known as the Taylor-Burton Diamond was worn by Elizabeth Taylor, at 68 carats and 1.1 million dollars. And perhaps most famous of them all, and the most surrounded by mystery and intrigue, is the antique, deep blue, 45 carat Hope Diamond.

It was taken from India by a French gem merchant and given to Louis the fourteenth in 1668. It was stolen during the French Revolution and probably recut in London into its present form, before being acquired in 1830 by the British banker Henry Hope. It came into the hands of the French Jeweller Pierrer Cartier in 1909, and by this time it had come to carry the reputation of being cursed. Louis 14th and Marie Antoinette had owned it before losing their heads to the guillotine! Other stories that followed the hope around included being dismembered by wild dogs in Constantinople, and being shot while onstage.

Pierre Cartier was trying to make a name for himself as a jeweller in New York, and he took a gamble by buying the hope. Now, he needed to find someone rich enough, ostentatious enough, and brave enough to buy a so-called cursed stone.

Cartier zeroed in on Evalyn Walsh McLean, heir to both gold and newspaper fortunes, who was known to be obsessed with jewels. According to sources at the time, she and her young husband had far more money than sense. Evelyn is quoted as saying,

“The truth is, when I neglect to wear jewels, astute members of my family call in doctors because it’s a sign I’m becoming ill.”

Pierre Cartier had the stone put in a new, more modern setting, and then put all his eggs in one basket when he suggested that Mrs. Walsh McLean hold on to it for a few days.

She put the stone on her dresser, and “For hours,” she said, “that jewel stared at me, and at some time during the night I began to really want the thing. Then I put the chain around my neck and hooked my life to its destiny for good or evil.”

The McLeans agreed to buy it. They signed a purchase contract, and then, maybe after a cooling off period, Evelyn got cold feet and tried to send it back. It was absolutely not in Cartier’s interest to accept the return of such a big-ticket item, so he refused and reminded her of the contract.

She finally relented, and before finalising the sale, decided to mitigate any curse that might be upon it by taking it to church for a blessing. People that were there talk about thunder and lightning rolling in right on cue during that blessing.

Ultimately, Cartier was at a loss in the transaction because of all the legal fees that were needed to get the McLeans to honour their side of the deal. But the whole fiasco was absolutely priceless in terms of the press it gave them. The whole thing had been followed in newspapers and gossip columns, and Evelyn never missed an opportunity to show off the stone. At parties, she’s reported to have tied it around the neck of her Great Dane named Mike, and if it wasn't a dog collar, she would hide it and have her guests play her favourite game “Find the Hope.”

So by this time Cartier had become a household name, and Evalyn kept the diamond for the rest of her life. And was the stone cursed? Well, her husband Ned ran off with another woman and later died in a mental institution. The Washington Post, which was their family newspaper, went bankrupt, and she lost both her children - her son to a car accident and her daughter to a drug overdose.

The stone’s viewable in the Smithsonian now. about 7 million people go to see it each year. And Evalyn never admitted to believing in the curse.

CHAPTER 1: WHAT WE KNOW SO FAR

Now, bear with me as I try to wrap my head around this timeline. In mid-October, Tiffany bought the diamond using a fraudulent check from Lisa. Then, in late October, Tiffany bought the same diamond from Sally using a fraudulent check. Tiffany then gave the diamond back to Lisa. Lisa sent the diamond to the GIA. Sally reported it stolen. The GIA sits on it for a while, obviously aware that this is a strange situation. Finally the GIA tells them they’ll have to decide amongst themselves who is the rightful owner.

Now, in my mind there’s a huge gap in the story. Where did the diamond go between Lisa and Sally?

AUDIO FILE:

Ep6 Ch1 what we know so far.

Sally: So once I've noted out the fact that the diamond had been stolen before it had been stolen from us. I told Tiffany that I knew who Lisa was. And that I knew that she'd stolen the diamond from Lisa first, and that she'd given it to a pawnbroker. And I said to her, I really need to know who it was that you gave the diamond to after you took it from Lisa. I said, if you can help me with this information, it could really help you to get out of this problem.

Z: Tiffany told her it was a company called diamond selection . Sally googled it, and found that it did in fact exist, in Tsim Sha Tsui in Kowloon.

Sally: I said, Okay, there's a company in Hong Kong with that name. And I sent her a screenshot in the Google reviews that had the shop with the shopfront in the picture. So I sent it to Tiffany. I said, Is this the one? And she said, Yep, that's the one. I’m like. Okay, great. So I was trying to piece things together about where the diamond had been, so that I knew to start off with Lisa. And actually Lisa got the diamond from one of my diamond companies that I worked with as well. She'd consigned the diamond from them before she sold it to Tiffany.

Z: So the diamond had started at Oracle, then went to Lisa, then to Tiffany, who sold it to DCL.

The company that Sally’s supplier Oracle bought the diamond from was called Brixton. But there was still a step that was unaccounted for, between Diamond Selection and Brixton.

Sally: I knew that I'd bought the diamond from my supplier, Oracle, and they told me where they got it from. But there was one step in between and I couldn't work out what it was. So I was trying to just trace the circle of where the stone had come from and where it was going. And, you know, I was down in my supplier thinking, are they complicit in this crime as well? Are they, did they know that the diamond was stolen before they sold it to me? So I actually went and visited them. And I have a really close relationship with this company. I've worked with them for over a decade. And the manager of the business there is a friend of mine, and I went to him and I said, this is what's happened. The diamond that you sold to me was stolen. Did you know anything about it? He's like, No, I didn't know.

Z: So her supplier, Oracle, didn’t know that it was stolen, and bought it from Brixton thinking everything was normal. Her Supplier tells her that Brixton are a legitimate diamond trading company, and they found the stone on rapnet, which is a wholesale diamond platform.

Sally: And this is where the private investigator comes into play again. And I said to her like this is where we're piecing things together.

Z: Sally needed to know how the diamond changed hands from diamond selection to Brixton. The private investigator discovered that one of the directors of Brixton was also the director of Diamond selection.

Sally: I’m like ooh, okay. And they paid about half the market value for it. I asked Tiffany and she said, I said, How much did you pawn it for? How much money did you get? She told me that she got a million Hong Kong dollars. And I said, Do you have a receipt? Do you have any proof of this money? And she said, No, they gave me cash. So I was like, okay, so they knew that they were doing something dodgy. They knew that, you know, like the whole KYC - what’s it called? Know your client thing.

Z: She’s thinking of KYC - Know your customer, which are guidelines in the financial industry that require professionals to verify the identity, risk and suitability of a potential business relationship.

Sally: And they paid half the market value for the stone. So I feel that they would have known that there was something not quite right about this deal and the fact that they gave her cash with no receipt. It says to me that they knew something was up. My supplier, when they took the diamond, would have had no idea that the diamond had been stolen or traded and they paid fair market value for the stone from their supplier. So I met with my supplier, I told him now we're piecing this together – the diamond went from Lisa to Tiffany, there was a fraudulent check. Tiffany then pawned the diamond.

Z: She pawned the diamond to Diamond selection, which was coincidentally owned by the same owner of another diamond brokering company Brixton,

Sally: Tiffany gets out of hospital, she comes looking for the same stone, finds us. We reached out to our supplier.

Z: who finds the diamond from Brixton.

Sally: So I went and sat with the manager of my supplier. And I said to him, I don't think it's fair that there's been more than $600,000 profit made on this stone.

Z: So in conversation with Oracle, her supplier, Sally asks them for help. She believes Brixton has done the wrong thing here. They give her the contact details of the manager at Brixton.

Sally: And I was calling him and he refused to take my call. I was leaving messages with his company asking for a return phone call and he wouldn't take it and, or return my call.

Z: My mum jewels, Sally and a friend went out to diamond selection to see if they really would hand over cash for a diamond like Tiffany claimed that they did with her. Due to Hong Kong's privacy laws, we can't play the recording of the conversation in the shop. But Sally's friend who speaks Cantonese summarizes what the shop assistant said to her.

Friend: They will entertain Loose Stones, but they have to see the stones and the certificate. And they will give you a valuation within 15 to 20 minutes, and they will pay you in cash.

Wow. Within 15-20 minutes, yeah.

Well, they can't give me any valuation. Unless I see the stone. And under cert. Right. What guidance can we give? It was really, really hard. But we have to see the stone, what about the certificate? The certificate only says certain things. We'll have to see the stones. But they will give you cash down then.

In 20 mins?

There’s verification of where this where you got this from or what I asked they didn't ask for any details or anything. Interesting.

I mean, it's highly likely that they never really did any research on where Tiffany got the stone from or.

There was a sign outside that said they'll pay cash for diamonds, gold and stuff. So Tiffany's story then is likely plausible that they gave her cash with no receipt. You know like we got the information we wanted to know. We wanted to know whether they would entertain someone that walks up the street with a diamond with that kind of value and give them cash and yes they do. Sounds like they’ll do it without any investigation on where the stone’s come from. So if it is a solid stone, they don't seem to care.

Z: Simon begins to take more and more risks.

Simon: So now we got like a handful of rocks, you know, thinking Holy shit, no, no. So assess that. Yo, just give it a go, listen, what's next process because we'll have done my job. And he says the rest is up to you guys. So I suggest we find a flight to India. He goes, let's go back to Kenya. So we're not flying from Congo, makes a bit more easier. So I said okay, then I says to the guy running the machines will just keep running, the machines only fly over and just keep an eye on things. And I left a similar sort of trust a system of fame. You know, you go back and keep cutting. And I'll go forward and see what I can do with these rocks that you find. So when we left Congo Republic, so we got from there to Kenya, that's when I says no point trying to sell the things over here to no trust Oh, no, no point doing that. We made a cut portion of ourselves.

So they go back to India and the guy that was you know that George gave and he sent him over. He says the factory and then we go there and get them cut and polished and we can get close to people who know that in the game already. We can just get in your team from other factories and put them in ours. We can have our own factory. I said, you're sure? Because this is gonna be bagged diamonds, c’mon mate, let’s get on a plane, get back to India. So I took an elastic band and I put the diamonds into cling film, put her in that, put it around some foil and I wrapped in some paper, and then took an elastic band, and I wrapped her around under my balls. They are just thinking in my head, right? All I got to do is get on that plane. And then I'm already gone on the plane, I'm like, you know, my legs are shaking and I'm on the plane to India. I'm like,I was going to pass out when I got to India. And he was like, he got to Mumbai, I had two things in my pocket.

Because, you know, their security had nothing to it. They were searching for the things. I mean, what I had in my pocket, they were just looking at and saying what's up, something nothing off it. So I got through the first time. So I've got this bag on me now. Basically I can describe it, the force, poach would have been the size of say half a size of an egg. When I got to the final destination, which was in Gujarat. It was actually a diamond village where that's all they do is compost. And so the guy says to me, with what you've got your hand, we can employ 5200 people. I said, Shut up. Are you serious? And what I've got in my hand. So I'm falling back late, my friend over in Congo, I say, you're not gonna believe this. Right? I said, apparently this little bag is going to keep these busy for a whole month. He says we'll tell them right.

They better be ready. Because we found another two parcels like that one you've got in your hand and said, Oh my god, this is going away. I can be shaken at this time. Because the police had told me and it told me about the color. And this is where I learned about inclusions, you have these little inclusions, you have diamond little black spots to see when you were speaking about the inclusions and tell me about the places and tell me that it cost us D E F G H. I was like calm down here. They can do it here. I liked what we were looking at there. And he says Well, we have to correct me showed me the machine. And he says right we can take it, show me the machine that shows you how many cuts you can make all the wastage, you can make begets of this, you can make none of that. So I think this is where I've got to learn a bit about what you can do with these things. What would you do with the big eggs what you can do with other parts because I was thinking my head when he was showing me these little pieces of thinking you can make beautiful jewelry, necklaces, all sorts of things you could have made with the excess shower, I call the shower, they call the big eggs, because they can actually still turn into different things.

Every piece nothing was wasted. So I had to stay in India for three weeks. So what I did was we used someone else's factory to get them or compost and see the valuation. So what we did was I went into the factory in the morning, I opened the bag, read the whole thing. And they would get spread out to different people in that department. And they will be chopping. We would actually, there's a machine that you use, tells you where you're going to get the cuts. So I've got a rough idea how many cuts I'm looking at. And then the whole day there’ll be people caught up polishing it, doing all sorts of stuff and then ended the day I would take another measurement. So the first time we started off I think it was 107 grams. That's what actually was. We finished after three weeks, it was like nearly 14 grams of a diamond. So over half goes into rest. Now the first shipment got a nice 90,000 US dollars that time.

Z: I asked Forensic psychologists Drs Scott Musgrave and Dr Shiloh what it takes to have the kind of personality to be a con artist.

Shiloh: So when you ask personality wise there is a cluster that is referred to as the dark triad that is made up of three components: psychopathy, narcissism and Machiavellianism. And out of those three, narcissism is the only diagnosable mental health disorder. It's a personality disorder. The other two – psychopathy and Machiavellianism are not something that you're going to find coded in the DSM. And psychopathy is very close, it's been entertained there other disorders that are actually quite close to what psychopathy is. And then I would say, of those three Machiavellianism is a little further away. It's more of a phenomenon, and doesn't have as much robust research behind it. But these are three distinct personality traits or phenomena. That seemed to really fit well with somebody who was a con artist, lifelong criminal, and that this is their area of expertise.

Scott: As Dr. Shiloh was saying, the one aspect of the dark triad that is actually part of the Diagnostic and Statistical Manual, which means we diagnose it as a mental health disorder is narcissism. So NPD – narcissistic personality disorder, is a cluster of behaviors, a cluster of actions and intellectual cognitions and way of walking through life that is radically different from individuals with what we understand to be mood disorders or other personality issues. So I think the statistical standing in the US adult population is 6.2% has strong narcissistic personality disorder traits. However, that's on a spectrum itself.

So it can be someone who's fully narcissist versus just exhibiting some traits. So most people know that narcissists can be initially charming and exciting, and they pay attention during what we call a seduction process. Because there is a term used in the general vernacular, if anyone's interested in understanding narcissism. Further, Quora has a wonderful thread on narcissism, where people who identify as narcissists talk about what their life is like. And they use a term called supply and supply is almost sort of this vampiric pull of energy and attention from other people. And it really does feed the narcissist, the narcissist needs this in order to survive. And if they don't get it from their partners, or the people they're interacting with, they will do things to instigate getting what they need, whether it's positive or negative reinforcement, it's just about this attention and reflection of being the best, the brightest in the room, the center of attention, the smartest, maybe not even, it's interesting. I've met narcissists who are wildly unattractive, and yet they carry themselves like they're the best looking person in the room. It's fascinating.

So narcissism is basically, it's based on, the name comes from the Greco-Roman myth of the beautiful young man who falls in love with his reflection, and dies wasting away because he's staring at his reflection in a pond, because he's so entranced with himself. So we look at it like narcissists, basically, who are completely focused on themselves. And they really don't see other individuals in their wake, or in their environment, as being individuals themselves, they see them as extensions of their inner experience and what they need them to be. And what's interesting is the most recent research about narcissism is indicating that, beyond being just a personality disorder, that there are certain brain structures that exist that actually enhance and encourage the development of those traits. If we talk about it psycho dynamically, which I know is going on a huge tangent is that narcissists generally have a period of real wounding and childhood, that then if it's not addressed, it develops into the full blown disorder.

Shiloh: Psychopathy is not something that we diagnose in an individual. So in forensic psychology, and the assessment and treatment of individuals who have committed crimes or they're looking at for future violent risk assessment, psychopathy would be an element that we look at, usually to determine how likely is it that someone might reoffend or commit the same type of crime, again, engage in recidivism of violent behavior, or even non-violent behavior that could be truly devastating, like financial scams and crimes, white collar crimes. So when we look at psychopathy, the best research that we have now really indicates that it's a combination of three factors, and those are part nature and part nurture. So the nature pieces are two of the three and they are going to be of a genetic component, there is an aggression or what we call the warrior gene that is marked in individuals who score high on assessments of psychopathy, which we do have assessments for them to see how many traits these individuals have of this construct that we're talking about, as well as in the brain through brain mapping. We're able to see how their brain is working, and what areas light up and what areas don't light up in certain situations. And their areas of aggression tend to light up more often.

So we're seeing it in a variety of situations. And so we have a genetic component, a biological component in the brain. And an individual can have those two markers, and not end up rating high on the psychopathy checklist. The third, and what seems to be the key piece is severe childhood trauma. So when they have experienced this childhood trauma, they have had to build essentially ways to survive and have these very aggressive markers biologically. That is what we're seeing with the best that science has to offer right now. is what makes up somebody who we would call a psychopath.

So the way that we assess this at this point, has been using the psychopathy checklist revised, developed by Dr. Robert Hare. And we look at through a semi structured interview, as well as gathering other collateral data on the individual. We look at their core, interpersonal, effective traits, criminal behaviors, and essentially a deviant lifestyle in many different ways. And that's broken down by a whole myriad of traits. And then there's a scoring system. And essentially, in that scoring system, if you score over 30, then the professional forensic mental health professional can say that this person meets a criteria for psychopathy, even though it's not a diagnosable disorder.

At this point, I mentioned that antisocial personality disorder is very similar to psychopathy, but psychopathy would be like taking antisocial personality disorder up a notch. So that's essentially what psychopathy is. So you're starting to get an idea of what that feels like coupled with narcissism. And then the last piece when we look at con artists, the last piece of the dark triad is Machiavellianism, which seems to be the one that is hardest to explain, and hardest to understand. And so the the origins of this it was derived from a diplomat and philosopher in Renaissance period, Niccolo Machiavelli, who was most well known for a work called the Prince, a book. And this very notorious book, essentially, had his views that strong rulers should be very harsh with their subjects and with their enemies, and you rule with an iron fist and there is no mercy. So, this is where it comes from.

And essentially, Machiavellianism is the ruthlessness of exploitation and manipulation to be able to get your needs met. So Machiavellian views are very, are an effective cognitive domain that really captures an unflattering and pessimistic view of humanity, which they see people, marks, victims as gullible, untrustworthy, selfish, and therefore should be manipulated. So that should give you a very dark picture of somebody that we're talking about that has the personality traits of the dark triad, in which we see a lot of long term con artists.

Scott: One of the things that Dr. Shiloh brings up about the areas of the brain that light up versus those that don't, when we talk about what lights up in a scan, is the aggression areas. What doesn't light up are those areas of the brain that we generally relate to empathy and compassion, those parts are like they're just not firing at all. So this particular combination of these three factors, with a cynical outlook, I mean, it's not surprising that the Machiavellian individual has a cynical outlook on humanity, because they're not able to feel it. We can have an understanding of how an individual who is Machiavellian can come to a place of a cynical view of the world, and not trust that other people have these altruistic motivations because they themselves lack them. It's like asking someone who's colorblind to describe lime green, they're not able to do it, because they cannot perceive it.

Shiloh: They can learn from others and try to fake it. And this is why essentially, we don't have a good treatment or successful treatment for psychopaths. It's actually recommended if they score high enough that they don't be put into treatment, because one, if they're put into individual treatment with a therapist, they'll just hijack the session, nothing will get accomplished, they don't stick to treatment goals.

Z: Now, I can’t help but think how this dark triad - sorta doesnt - apply to tiffany. She seems to have a lot of empathy, feeling bad about what she did, and behaving in a pretty opposite way to the cut-throat and unfeeling ways that people who have traits of the dark triad do. She did lie, certainly, but I can’t get past the fact that she could have disappeared but she didn’t.

CHAPTER 2: DODGY DE BEERS

In order to maintain control of the industry, De Beers had no choice but to incorporate others into the cartel as new diamond mines were discovered. Most diamond-producing states actually signed long-term contracts with De Beers, agreeing to sell a fixed proportion of their rough stones solely to De Beers and its agents. So the modem-day diamond cartel is pretty much a cooperative effort.

One of the reasons for the invention of the 4 Cs - remember those? Clarity, colour, cut and carats, was the discovery of a russian diamond mine. Suddenly there was a flood of russian diamonds onto the market, but there was a problem. The russian diamonds were tiny, and up until this point, consumers had been told that the only kind of good diamond was a big diamond. The solution was to invent a system of grading that could find value in a stone even if it wasn’t heavy on carats.

Even better, in 1964 De Beers launched an advertising campaign which was aimed at older married couples. An “eternity band” was a ring encircled by 20 or more Siberian diamonds. Our good friend Frances Gerety wrote a line for that one, too:

“Diamonds bespeak an ever-growing love.”

It was a huge success.

Currently, South Africa isn’t even in the top 5 diamond producing countries in the world. Their market share slowly eroded over time until now, producing about 23 percent of all diamonds annually.

Z: Here’s another story from Diana.

Diana: So my name is Diana. I was born in Jacksonville, Florida, I’m about to turn 32 which seems kind of like my own personal midlife crisis, I guess. I feel very strangely grown up and not grown up at the same time. So many, many moons ago. I was actually married before. We were together for seven years, married for seven and then together for 10. Whenever we first got together, I was young, incredibly naive. I was two weeks older than my 18th birthday. So this entire relationship, I wanted nothing more than to be married to this person. Because, you know, he seemed like the one, he was a much older person. I thought I had figured some shit out, got my life together. And he was married before. So for four years, I begged and begged and begged that I wanted this amazing two carat princess cut diamond as my engagement ring.

Every time I looked in wedding magazines, or I saw it on the internet, I would tag him, send it to him via email I’d you know, tag him and post on Facebook, thinking that this was the thing that I wanted. After four years he eventually proposed. I got the two carat princess cut diamond that I always dreamed of. It was amazing. It was gorgeous. It was beautiful. It was absolutely perfect. And then I started wearing this ring. And the thing that no one tells you about princess cut diamonds is they are incredibly awkward. And they're incredibly sharp. So I don't know if in case anyone doesn't know, the princess cuts are these square shaped diamonds. And every time I moved my hand or did something with my hand or my finger, I would get poked on all four sides by this monstrosity of a ring that I begged for for so long to get that now, I thought was just complete ridiculousness, because I couldn't really use my hands. It would poke me and injure my fingers. So about a year after we got married, we decided to sort of forego the diamond ring. And I ended up getting a tattoo on my ring finger instead. And he was like, Alright, you're doing this, I'll do this too. Crazy stuff. We'll just get rid of the rings altogether. So I ended up getting a tattoo on my ring finger as I guess my wedding ring.

Three or four years after that. We ended up getting separated and divorced. So he ended up taking the diamond ring back. And two years after that, I met someone else and this person is legit the person of my dreams. And we've been talking about doing engagement stuff. And instead of the two carat monstrosity that I previously wanted, we actually went to a local thrift antique shop and I scored a hand wrapped hand wired blue jersey. Just regular gemstones. I think it was like five bucks, five or 10 bucks for this ring, it is so much more comfortable. I love this ring. If and when I decide to wear it, probably I don't know, two or three days a month that I actually wear it. And it just holds a greater sentimental value to me than a previous diamond would have. And no awkward poking.

And I think that's pretty much my story of why I've changed from the crazy media fueled diamond frenzy. It's not comfortable, it's very expensive. They're not practical. I guess to make a short statement out of it, I wanted this two carat princess cut, because that's what the media tells you that you should want. You should want this big, fabulous diamond that is amazing that you deserve because you're a princess and your person who you're being with is your king or your prince or whatever. But as I've grown up in my relationships, and in my life, in my own journey, I guess. Relationships aren't princess and prince and king queen, like there's a very different balance.

I'm not trying to have someone save me and I'm not wanting to save someone else either. Relationships are very different than the media makes them out to be. I kind of feel bad that that's previously what I wanted in another life. But I think we've all learned and grown from previous relationships and sort of defying the media and doing stuff on our own. Like, if you like a $2 ring, and you actually really like it, you enjoy it. It doesn't matter that it was $2 it matters who it came from, what the intention was behind it. What it means to you,

I think it is a very general broad statement. I think that we should be questioning the things that the media tells us that we should like and who we should want. You know, we should focus on things that we actually do want and we actually do like, I mean, this goes all the way back to like if you're a tomboy, and if you prefer pants and tennis shoes, do it, like it, enjoy it. Like there's no saying that if you're a girl, you should only wear skirts. If you're a boy, you should only play football. I think that's kind of tired and played out. We're all our own individuals and you should do whatever it is that makes you happy, man. Like life is too short to be following the media and following the latest trend and thinking you're cool because you're on trend and you're doing exactly what the media wants you to do. If you like something, do it. If you don't like it, then don't waste your time on it.

CHAPTER 3: THIEF’S REMORSE

Sally: Hi, Tiffany. Mr. Chan from the police asked me to go to his office today for another statement. Did you tell him you took the diamonds back to Lisa?

Tiffany: No.

S: Okay, good. I will tell him I'm giving you until the 24th of December to pay.

T: Okay, thanks.

S: I will send you a receipt for the payments over the weekend. Will you make any payment today?

T: Yes, my friend will deposit to you after China.

S: Okay, thanks.

T: My friend will be late back. She will transfer to you on tonight.

S: Thank you for the update.

T: Sorry, Sally, my phone will back on this afternoon and will deposit to you, so sorry for late deposit, because she has something to do in China.

S: Okay, just a reminder, Tiffany that you now have an outstanding balance of 1.65 million. If you are going to pay all by the 24th of December you need to be paying around 550,000 each week. Will you be paying at least that much this week?

T: Yes, I know because I sold my house in mainland now. Need waiting the payment bank. I can settle before Christmas.

S: Okay, thank you.

T: Thank you.

S: Nothing received from your friend yesterday.

T: Just text her already. Please wait. Sorry, Sally, please wait till today. She will go on today because she signed a contract with a client on yesterday. So late back to Hong Kong. So sorry.

S: Okay, please try and transfer before 6pm.

T: Okay, I tell her then.

S: Did she pay?

T: She didn't reply me. I will keep to call her. No worry.

S: I am worried.

T: I will pay to you. Otherwise you asked Mr. Chan arrest me. My friend told me her husband asked her why she need more money. And she can't explain more. So she told the truth to him. And she don't want to lend more out. Because she led me over 600,000 before so I asking my other friends to lend me more. If I can ask my friend deposit 50,000 to you on today first. If you cannot accept you call Mr. Chan to arrest me. I really try my best to pay you back. But I am not enough money to pay you by myself. But I can pay you back before Christmas. Please give me this three weeks to solve the remaining balance to you then.

S: I really don't want to cause you any trouble Tiffany. I just want my money back. I expect to receive the 50,000 today and please do your best to get the rest of the money before Christmas.

T: Yes, Sally, I will be received the money around 20th.

S: Hello, Tiffany. I hope you had a nice weekend. Just confirming that you plan to pay 100,000 tomorrow, I will send you an updated receipt for the 50,000 paid last week.

T: Yes, Sally, I will reconfirm my friend on today. What time she can deposit to me on tomorrow. Thanks. My friend, not yet Give me the money. Can you give me a few days to arrange to you then before Friday, because my money will back on 20 or 21st.

S: Oh Tiffany, this really makes me nervous.

T: 20 to 21st. I don't want to make a story to you. So I tell the truth. But I will try my best, before Friday should be enough.

S: I want to tell you the situation I'm in now. Because of the diamonds you stole from us. And the money we lost, I have already had to let go of one of my staff that I can't afford to pay. Normally, my family would go on holiday this year. But because we've lost so much money, we can't afford to go now. It's been a really hard year for us. My business will not survive if you don't get us back this money.

T: Oh, sorry, sorry. But I promise you, I can pay back to you. Otherwise, I don't beg you any more before you help me more. I know, I will not do like that. I will make you happy and have a vacation after.

S: I don't want to cause you any harm. But you have caused me a lot of problems. I will give you a chance until the 24th of December to get all the money to me. Now the balance is 1.6 million.

T: Yes, understand, and say sorry to you again.

Sally: So I mean, Tiffany and I would have either phone conversations or text messages almost daily, like every day for over a month. So we're now in December, and it's leading up to Christmas. And I was saying things to her like you know, wouldn't it be a nice Christmas Tiffany if we both could be free of this problem? And she said yes, yes. I promise that you know, I will do my best to pay everything by Christmas. And you know, I'm selling my house in China and I'm borrowing money from my friends and I'm like, great, you're doing a great job. You know, like I hope once all of this is done, you know I can help you with your personal problems. And she promised that she would pay everything by Christmas.

Z: There’s something happening here. Sally and Tiffany are both between a rock and a hard place, and they both kinda need the grace of the other in order to be able to get what they need from this situation. They both chose to play in the same industry, albeit in very different ways — Tiffany subjected Sally to a cycle of owing money, in order to get herself out of the same cycle.

In the next episode, things unravel even further and there’s a huge shock. We’ll get into the psychology of persuasion, and piece together how it is that we are so persuaded by shiny things like diamonds.

Come back soon, thanks for listening. Subscribe! Next episode is called Really Bad Debt.