

Diamond Ring Guide

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GETTING ENGAGED...CONGRATULATIONS!

This purpose of this is to assist you in making an informed choice when selecting or designing your Diamond Ring. There are five Diamond lifetime-purchases:

- ❖ Engagement Ring - this is the first and most important of these.
- ❖ Eternity Ring
- ❖ Diamond Stud Earrings
- ❖ Diamond Necklace
- ❖ Right-Hand Ring

KNOW THE FOUR C'S

Diamonds are graded by four characteristics known as "The Four C's"

- ❖ Cut – one C for quality
- ❖ Carat, Colour & Clarity - three C's for Rarity:

These characteristics are stated on the Diamond's Certificate (also referred to the fifth C)

Cut A better cut gives a Diamond its brilliance, beauty and sparkle. The Fire, Brilliance and Scintillation (Sparkle) of a Diamond is largely determined by the skill of the Diamond Cutter when polishing and shaping a Diamond. Less than 10% of Diamonds are cut to top quality. If a round Diamond has been cut to perfect symmetry it shows a 'Hearts and Arrows' pattern through a Diamond Viewing instrument. If 100 Diamonds were viewed in Ireland, the likelihood is that only one of these would be of Hearts and Arrows quality.

"If your Diamond Jeweller does not discuss cut, move on!"

Colour Diamonds come in a multitude of colours. Most diamonds may appear colourless, but actually have slight tones of yellow or brown. That colour can lessen a diamond's brilliance. 'White' Diamonds are alphabetically graded. Grades D, E and F are considered colourless. Grades G and H are considered near colourless.

Clarity Most diamonds have natural internal birthmarks known as inclusions and external surface irregularities referred to as blemishes. The extent to which inclusions and blemishes are present, determines a diamond's clarity. The Inclusions and Blemishes in Diamonds of clarity VS2 and better are invisible to the naked eye.

Carat The weight of a diamond is measured in carats. As weight usually compares to size, the larger the diamond, the more it weighs. Size being a determining factor in the rarity of a diamond, it is recognised that the value of a two carat diamond is much greater than twice that of a one carat stone. Even though it is only twice the weight, the two carat diamond is a much rarer find and as such carries more value. It is important that the Diamond has the correct 'spread' for its size.

Certification Considered the Diamonds passport. A Diamond over half a carat in weight should be accompanied by an independent Gemmological Laboratory Diamond Certificate This statement assures that the characteristics as contained in the certificate are those determined by experienced diamond graders using recognized gemmological instruments and expertise. AGS; HRD; GIA; IGI and Anchorcert are recommended

Shape Diamonds can be cut in various shapes. The round brilliant is the best known and most popular. For all other shapes it is important that the proportions are right to ensure maximum brilliance.

Blood Diamond Blood Diamonds or Conflict Diamonds are diamonds illegally traded to fund conflict in war-torn areas, particularly in central and western Africa. These diamonds are sometimes referred to as "blood diamonds." Your Diamond Jeweller should offer you a written guarantee that your Diamond is not a Blood Diamond. If not, move on.

The guide to Diamonds is summed up in the Diamond Laws – click on the link below <http://Diamonds38.bebo.com>

RING DESIGN

Selecting the ring is as important as selecting the Diamond. When designing or selecting a Diamond ring care and consideration must be taken for the person who will wear it. This is a lifetime purchase and the ring should be created with the individual's tastes and desires in mind.

Suitability The ring must suit the wearer. Many designs look fantastic in a magazine but do not sit well on the hand. A Diamond Ring should match its wearer, be comfortable and look fantastic

Practicality A Diamond ring must be practical. If it is to be worn in a Primary-School environment or a Doctor's surgery a high setting may not be appropriate.

Setting The setting is the area of the ring that the Diamond sits in. Platinum is the setting of choice for a Diamond. Platinum keeps its pure white colour for a lifetime. It is hypoallergenic. It is more durable than other jewellery metals. It is heat and acid resistant. It does not wear away. It holds Precious Stones securely.

Budget It is suggested to invest three months salary in a Diamond Engagement Ring.

Valuation An independent assessment of your Diamond Ring by a qualified valuer. A photograph should accompany a full and accurate description stating any distinguishing features. This document should be given to your insurer

Insurance Your Diamond Ring should be insured. The most favoured method of insurance is itemised as an all-risks item on house contents policy.

Service Your ring should be examined by your Diamond Jeweller at least once every year, to clean and re-polish it for you and ensure that it remains in perfect condition.

The material in this article is for general information only. Professional advice should be sought when investing in a Diamond Engagement Ring.

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