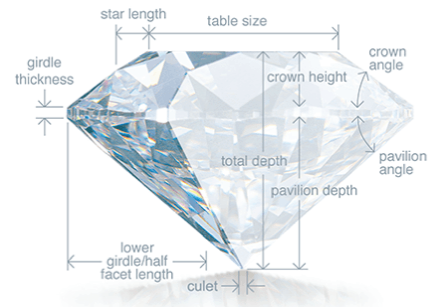


The A.H. Fisher Official **Diamond Buying Guide**

Buying an engagement ring is exciting, and can be somewhat confusing at the same time. Helping you better understand and identify what makes a diamond unique, the 4Cs—Cut, Color, Clarity and Carat weight—will assist you in the ring buying process.

Cut

When you think of a diamond's cut, round, princess or marquise might come to mind. And while shape is important to each individual, the cut of the diamond is actually what makes it sparkle. Determining its value and beauty, a diamond's cut is regarded as the most important aspect of the diamond.



Although it can be hard to analyze, the cut has three core attributes: brilliance (the total light reflected from a diamond), fire (the dispersion of light into the colors of the spectrum), and scintillation (the pattern of light and dark areas and the flashes of light, or sparkle, when a diamond is moved).

In addition, detailed workmanship including the diamond's polish and symmetry also determine how well a diamond interacts with light—providing brilliance and beauty. Polish and symmetry also help guide you when looking for a ring that sparkles.

On a GIA Certificate, a scale ranging from excellent to poor details the

cutting grade of the diamond. The same scale is used for grading both the polish and the symmetry of the diamond.

*GIA Cut grade only given out to round brilliant diamonds



- » **Ideal Cut:** Represents the top 3% of diamonds based on cut. Reflects nearly all light that enters the diamond. An extremely rare cut.
- » **Very Good Cut:** Represents the top 15% of diamonds based on cut. Reflects nearly as much light as the ideal cut, but for a lower price.
- » **Good Cut:** Represents the top 25% of diamonds based on cut. Reflects most light that enters. Much less expensive than a very good cut.
- » **Fair Cut:** Represents the top 35% of diamonds based on cut. Still a quality diamond, but a fair cut will not be as brilliant as a good cut.
- » **Poor Cut:** Diamonds that are generally so deep and narrow or shallow and wide that they lose most of the light out the sides and bottom.

And at the end of the day, the cut of a diamond is something that needs to be seen in real life to truly appreciate.

Clarity

Have you ever wondered why some diamonds are cloudy, while others seem to shine? Or maybe you see two that look similar—but the price tag shows otherwise? Knowing the 4 Cs of a diamond makes the ring buying process easy—even if you've never stepped foot in our store.

In the first part of this series, we talked about how the diamond's cut affects shape, value and size. Part two of our series digs deeper into the diamond's clarity.

Natural diamonds have a variety of internal characteristics known as inclusions and external characteristics called blemishes. Assessing a diamond's clarity consists of identifying the number, size, nature and location of each characteristic in addition to the overall appearance. And although no stone is perfect, the purer it is, the pricier it is.

GIA CLARITY SCALE

FLAWLESS	INTERNALLY FLAWLESS	VVS ₁	VVS ₂	VS ₁	VS ₂	SI ₁	SI ₂	I ₁	I ₂	I ₃
		VERY VERY SLIGHTLY INCLUDED		VERY SLIGHTLY INCLUDED		SLIGHTLY INCLUDED		INCLUDED		

Evaluating the clarity, the GIA Clarity Scale has six categories, ranging from Flawless to Included (I1, I2, and I3).

- » **Flawless:** No inclusions or blemishes are visible under 10x magnification. An extremely rare diamond.
- » **Internally Flawless:** No inclusions are visible under 10x magnification. A very rare find.
- » **Very, Very Slightly Included (VVS1 and VVS2):** An excellent quality diamond, inclusions are so slight they are difficult for a skilled grader to see under 10x magnification.
- » **Very Slightly Included (VS1 and VS2):** Inclusions are observed with effort under 10x magnification, but are characterized as minor.

- » **Slightly Included (SI1 and SI2):** Still a great diamond in terms of value, inclusions are noticeable under 10x magnification.
- » **Included (I1, I2, and I3):** Inclusions are quite obvious under magnification, which may affect transparency and brilliance.

While a flawless diamond is extremely rare, most inclusions and blemishes are so tiny they can't be seen by anyone other than a trained diamond grader. To the naked eye—a VS1 and an SI2 diamond may look identical, however they are extremely different in terms of quality. That's why expert and accurate assessment of a diamond's clarity is important when choosing the perfect stone.

Color

Contrary to popular belief, when it comes to the color of a diamond, it is actually very rare to find one that has no color at all. With the exception of fancy colored diamonds (pink, red, blue, canary, brown and orange) colorless stones are harder to come by and are more valuable in terms of price than those that are light yellow.

Ranging in color from colorless (D-F) to light yellow (S-Z), the diamond color grading scale below can be used to help guide you during the diamond buying process.

GIA COLOR GRADING SCALE



D					H					L					P					Z				
D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z		
Colorless			Near Colorless				Faint Yellow			Very Light Yellow					Light Yellow									

- » **D:** Absolutely colorless. The highest color grade. Extremely rare.

- » **E-F:** Colorless. Minute traces of color can be detected by an expert gemologist. A rare diamond.
- » **G-J:** Near-colorless. Color difficult to detect unless compared side-by-side against diamonds of better grades. An excellent value.
- » **K-M:** Slightly tinted. An exceptional value with faintly detectable warmth or tone.
- » **N-R:** Noticeable color. Diamonds in this range have an obvious yellow or brown tint and are much less expensive than higher grades.
- » **S-Z:** For most customers, S-Z diamonds have too much color for a white diamond.

Another factor that affects a diamond's color is the color of the setting itself. Yellow gold makes slight amounts of yellow in a diamond less obvious, while white gold and platinum settings make the color in yellow diamonds more apparent.

The majority of untrained observers cannot distinguish a step above or below a color grade unless the stones are compared side by side with the help of a trained gemologist. With so many things to look for when buying an engagement ring, Matt and Alan help simplify the process by providing expert service and years of advice. Stop in today or contact us to schedule an appointment.

Carat

A universal term, Carat describes the weight of a diamond. Just as a dollar bill can be divided into 100 pennies—one carat is divided into 100 points, allowing for precise measurement of the stone. A diamond with 100 points is known as 1-carat, 50 points is equal to 1/2 carat and so on.

With the price of a diamond increasing with carat weight, larger

diamonds are rarer and more desirable. However, two stones that are equal in weight can have extremely different values when you take into consideration Clarity, Color and Cut.

What Diamond Carat is Right for You?



- » If having a “big rock” is important, but your budget isn’t huge, you might consider a diamond with a good cut, SI1-SI2 clarity and an I or J color grade.
- » Diamond prices jump at half-carat and 1-carat weights. Stones below these can cost significantly less.
- » One thing to note is the smaller your significant other’s finger, the larger the diamond will appear. A 1-carat diamond looks larger on a size 4 finger than a size 7.

A diamond’s cut should also be factored in. As we discussed in our blog on Cut, when a stone is cut to proper proportions, the max amount of sparkle is seen from the top of the diamond. So if it’s cut well, it will appear larger. Therefore it’s quite possible to have a lower carat weight diamond with a higher cut grade and have it look just as large.

Picking Your Budget

If you’re like most guys—you probably don’t have thousands of dollars laying around for an engagement ring. And if you do, chances are you might not want to blow it all on a single diamond. If it’s a huge rock she’s after—there are a few things you can do to meet her wishes while softening the blow to your engagement ring budget.

Pretend You're Buying a Car

If you don't know much about diamonds—you're not alone. So let's compare it to car shopping. You know the car is going to cost money, but you don't ask the dealer for the cheapest one. You compare options—take them for a test drive and do your research. Same with a diamond. Get to know the 4Cs and talk to your jeweler about your budget and her wishes. Then start comparing options.

Buy Several Diamonds

By this we mean a lot of little diamonds around a bigger one. A halo style ring will look a lot bigger than what you might have paid. So it's pretty much a win-win. Just make sure she's on board with the style. If not you can look at a three-stone diamond ring or shop for a setting that has a bit more bling on it.

Sacrifice Size (But Not Too Much!)

Guys pay a premium when it comes to the round number of a Carat. If she's after a full carat (1.00), go for a .95 instead and you might just save yourself some serious dough. Plus, the only one who will be able to tell is the jeweler.

Weigh Your Color Options

Once you've read up on the 4Cs, ask your jeweler to show you a few different Color options. You can save some money without sacrificing size if you push the color grade out one range. It will likely go unnoticed too once it's in a setting.

Try for Lower Clarity

Are you starting to notice a pattern? Along with Color and Carat, you can get a slightly lower Clarity and save. Try going for near colorless instead of colorless. Just one tip—try not to sacrifice Cut. If you do you might end up with a diamond that lacks sparkle. And believe us—women love sparkle.

Choosing a Ring Style

Picking out an engagement ring can be overwhelming. With so many different options, knowing which style she prefers can help you nail down the ring of her dreams. Once you determine the color band (gold, rose gold, white gold/platinum) and stone shape (princess, round, marquise, oval, cushion, emerald) she prefers, you'll more than likely be steered to one of the below engagement ring styles.

Solitaire Engagement Rings

A band that showcases the stunning diamond, the solitaire remains the most classic and timeless style among engagement rings. Accommodating nearly any shape and size diamond, this simple style can accommodate wedding bands that make it truly one of a kind.



Vintage Engagement Rings

Elaborate, heirloom-inspired details offer a look from the past with these increasingly popular rings. Although they're not decades old, there is something special about a ring that look and feels one-of-a-kind. From rose gold or pavé settings to the addition of sapphires and intricate swirls and beading, if she loves antiques—chances are she'd love a vintage style engagement ring.

Halo Engagement Rings

A popular engagement ring among many, it's easy to understand why women love this setting. The halo setting not only adds a little extra dazzle to the center stone, it also creates the illusion of a larger size stone while adding more sparkle. And although it's a popular style, it also accommodates different diamond shapes and sizes.



Three-Stone Engagement Rings

Also known as the trilogy ring, three-stone engagement rings have come to represent the past, present and future of a relationship. Aside from those looking to symbolize their journey together, some like the blend of three stones, rather than one.

Accent/Side Stone Engagement Rings

Accent or side stones help complement the center diamond in a unique way. With several options to choose from, the most common styles include petite micro-pavé to larger accents diamonds that add more brilliance to the bling.



Picking out the perfect ring can be stressful. Aside from asking her what styles she likes, often times couples come in and window shop together—giving her a chance to point out exactly what she likes. If you're looking to surprise her, asking her close friends and family for advice can also be extremely beneficial.

Let Us Help You Choose Your Diamond

Aside from the 4Cs of a diamond, there are numerous other factors to take into consideration when buying that special stone. From settings to custom creations, Alan and Matt can help guide you through the ring buying process. And with more than three decades of experience, rest assure we'll give you not just our expert option, but an honest one.