

Rare and fascinating, mysterious and magical, the diamond has ignited romantic passion throughout history. The word alone conjures up a thousand images of rare, precious, desirable, beautiful, sparkling tokens of love. Created deep within the core of the earth more than 3 billion years ago and brought to the surface by volcanic eruption, most of the diamonds sparkling on fingers today are more than 100 million years old!

An Early Fascination

Even before these magnificent creations of nature were mined in profusion toward the end of the 19th century, they were a source of fascination and value to early man. The Romans thought diamonds were splinters from falling stars, while the Greeks regarded the sparkling gems as tears of the gods. It is a derivation of the Greek word “adamas,” meaning unconquerable, that gave the diamond its name.

The diamond claimed its place as the primary token of love toward the end of the 15th century, when Austrian Archduke Maximilian gave the first diamond engagement ring to his betrothed. It was placed on the fourth finger of her left hand, because that finger was believed to course with the vein of love that passed directly to the heart. Five centuries later, the diamond remains one of the most luxurious and desirable gifts for any romantic and celebratory occasion, a gem whose purity and brilliance symbolizes lasting love.

What Makes a Diamond Special?

Beauty - The beauty and inner fire of the diamond has made this precious gem prized for centuries. Each stone’s complex characteristics cannot be duplicated, and no two diamonds can ever be the same. Each stone, like its owner, is endowed with a personality and character uniquely its own.

Durability - A diamond is the hardest substance known to man, making it resistant to deterioration. When cared for properly, diamond jewelry can be worn every day and passed on as an heirloom to the next generation.

Rarity - Although new resources for diamonds are being explored and discovered, the supply of these gems remains limited. Further, not all rough diamonds are suitable for gem cutting.

Enduring Value - Gem-quality diamonds have consistently retained their value, and most often have increased in value, after years of being worn and enjoyed.

How to Buy a Diamond

There are four factors that determine the value of a diamond, collectively known as the “Four Cs.” The combination of the “Four Cs” determines each diamond’s value.

Carat - This word for the measurement of a diamond’s weight is derived from the carob seeds that were used to balance scales in ancient times. Today’s metric carat is equal to 200 milligrams, or one-fifth of a gram, and there are approximately 142 carats to an ounce. Carats are further divided into points. There are 100 points in a carat. A half-carat diamond may be referred to as a 50-point stone. Because large diamonds are rare, they generally have a greater value per carat.

Color - Diamonds come in every color of the spectrum, but the most popular gems are colorless. Truly colorless, pure white diamonds are extremely rare and therefore the most costly. Stones are graded by the Gemological Institute of America (GIA) and most other international laboratories according to color and given designations based on how far they deviate from the purest white. Colorless stones are graded D, E, or F. All three grades are considered colorless but with slightly decreasing transparency. Color grading continues down through the alphabet, with each letter designating a slightly darker or warmer tint. The best way to see the true color of a diamond is by looking at it against a white surface. Although the great majority of diamonds come

in shades of white, yellow, and brown, the gems also come in a spectrum of majestic colors, from red and canary yellow to blue, green, and purple. These colorful diamonds, known as fancies, are valued for their depth of color, just as white diamonds are valued for their lack of color. Diamond color grades are determined by professionals under ideal circumstances, a situation seldom duplicated outside of a laboratory. Choose a diamond based on its appeal to you, rather than on a technical color scale.

GIA Color Grade	Description
D, E, F	Colorless
G, H, I, J	Near colorless
K, L, M	Faint yellow or brown
N to Z	Very light to light yellow or brown

Clarity - A diamond’s clarity is affected by any external and internal characteristics created by nature when the diamond was formed or as a result of the cutting process. Characteristics such as internal spots or lines are called inclusions. Although these marks make each stone unique, the fewer and smaller the inclusions, the more valuable the stone. Inclusions can sometimes interfere with the passage of light through the stone, diminishing the sparkle and value of the diamond. According to the quality analysis system of the Gemological Institute of America, clarity is graded on a scale ranging from Flawless (F) to Imperfect (I). Only a tiny percentage of diamonds ever achieve a grade of Flawless.

It is important to remember that both color and clarity are ranges. Think of a color or clarity grade as your age. If you’re 34 years old, your 34th birthday may have been yesterday, or your 35th birthday

may be next month. But when someone asks your age, you simply tell them you’re 34. It works the same way with color and clarity grading. For example, a diamond with a G color grade could, in fact, be very close to an F or to an H. The same principle applies to clarity grading.

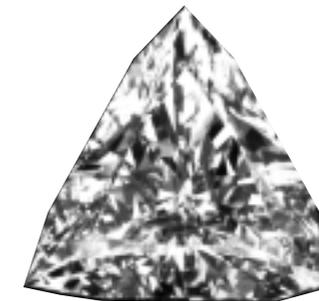
Cut - Each diamond is cut to very exacting standards. The most common cut, the round brilliant, has 58 facets, or small, flat, polished planes designed to yield the maximum amount of light to be reflected back to the viewer. This reflection, known as brilliance, is an extremely important factor in evaluating the quality of a diamond’s cut. A poorly cut diamond will actually lose light and appear dull. The widest circumference of a diamond is known as the girdle. Above the girdle of a brilliant cut diamond are 32 facets plus the table, the largest and topmost facet. Below the girdle are 24 facets plus the culet, or point. Cut is also used to describe the shape of a diamond. In addition to the round brilliant, other popular cuts include emerald, marquise, pear, oval, and triangular.

A diamond’s cut impacts four aspects of the stone’s optical and physical properties:

Luster - The quality and amount of light that is reflected off just the surface of the diamond. Luster is directly related to the hardness of the stone and the quality of its polish.

Brilliance - The amount of white light that is returned to the eye from both internal and external surfaces. Brilliance is determined by the quality of the diamond’s proportions and polish and the number and size of inclusions inside the gem.

Dispersion - The display of spectral or rainbow colors seen coming



from the inside of a diamond. Often referred to as “fire,” dispersion is directly related to how well the stone is proportioned.

Scintillation - A diamond will show scintillation, or “sparkle,” when movement is involved. The viewer, the light source, or the diamond itself must be in motion for scintillation to happen.

The most important part of buying a diamond is to choose one that appeals to you personally. While it is important to understand the technical aspects of diamonds, it’s most important to fall in love with your diamond.

New Advances

Technological advances in recent years have made it possible for natural diamonds to be enhanced, which increases their beauty and affordability. Diamonds can also be grown in a laboratory environment. These synthetic diamonds have the same chemical, physical, and optical properties as natural diamonds but lack a natural diamond’s rarity and value. It’s important to discuss with your professional

jeweler if the diamond you are purchasing has been enhanced in any way. Some treatments require special care, of which you need to be aware.

Synthetic diamonds - These are stones that are grown in a laboratory under controlled conditions. These stones have all the same properties of a natural diamond and it is very difficult to separate them from natural diamonds without special training and equipment. Your jeweler is required to inform you if a diamond is synthetic, and the diamond must be identified with a term such as synthetic, laboratory grown, or (brand name) created. While not the choice of every customer, synthetic diamonds can provide an alternative to natural diamonds for some people.

Enhanced diamonds - Technology to improve the color and clarity of certain types of diamonds is currently being used on a small number of diamonds. While it is not always possible to determine if a diamond has been enhanced just by looking at it, it is required that your jeweler know if the diamonds he or she is selling are enhanced and disclose this information to you.

Sometimes the only certain way to determine if a diamond has been enhanced or grown in a laboratory is to have a qualified gemological laboratory examine it and issue a report. Qualified gem labs have very sophisticated equipment that can analyze a diamond and determine if it is anything other than a natural diamond with no enhancements. If you are uncertain about the diamond you plan on purchasing and it does not have a certificate from a well-known laboratory, ask your jeweler to send it to a laboratory for analysis.

Shape and Setting Terms You Should Know

Just like the infinite range of diamond qualities and colors, there are many different shapes and setting techniques offered by today's designers. Here is a glossary of some of them:

Baguette - This refers to a rectangular-shaped small diamond that is often used to compliment the setting of a larger stone.

Bezel setting - A diamond is completely surrounded by a precious metal border in this setting technique that resembles a picture frame.

Channel setting - Popular for mounting rows of small, uniformly sized stones, this setting technique uses two strips of metal to hold the stones at the sides. Used for round, baguette and square-cut stones, the channel setting resembles a railroad track with the diamonds in the center.

Fancy cut - A diamond cut in any shape other than round. Fancy cuts include such shapes as baguette, emerald, triangle, pear, princess, oval, and marquise.

Pavé setting - A setting technique for small diamonds in which the stones are set so closely together that no metal shows. A pavé surface appears to be paved with diamonds.

Solitaire - The mounting of a single gemstone.

Tiffany-style setting - A four or six-prong setting using long, slender prongs to hold the stone.

If you are uncertain about a term used to describe your diamond, ask your professional jeweler to clarify it for you.



Caring for Your Diamond

Diamonds may be the hardest substance known to man, but they still can be damaged, abraded, or scratched. Your diamond jewelry will benefit from the following tips:

- Don't jumble your diamond jewelry together or with other pieces, because diamonds can scratch other jewelry and each other.
- Keep your diamond jewelry in a fabric-lined jewel case or in a box with compartments or dividers.
- Don't wear your diamonds when doing rough work. Even though a diamond is durable, it can be damaged by a hard blow.
- Clean your diamonds regularly using either commercial jewelry cleaner, a mix of ammonia and water, or a mild detergent. Dip the

jewelry into the solution, and use a soft brush to dislodge dust or dirt from under the setting. Diamonds look best when they are clean, allowing the diamond's fire and brilliance to come out. A dirty diamond reduces the amount of light reflected through the stone, dulling its appearance and beauty.

- Don't let your diamond come in contact with chlorine bleach or other chemicals that can pit or discolor the mounting.
- See your jeweler at least once a year to have your diamond jewelry professionally cleaned and checked for loose prongs and wear.

Where to Buy Diamond Jewelry

Because expertise in the grading, selection, and sale of diamonds takes years of training, always buy a diamond from a retailer you can trust. Look for a professional jeweler who is established in the community and has an excellent reputation for integrity and service. Let him show you a selection of diamonds and explain the subtle differences in grade and value. Use his knowledge and expertise to guide you in choosing the perfect diamond for a lifetime of wearing pleasure.

Ask if the diamond you are purchasing has been treated or altered in any way. Diamonds can be colored, tinted, coated, irradiated, or heated to improve their appearance. Inclusions are sometimes removed with lasers and fractures filled with a glasslike compound. Some of these procedures are not permanent. For example, the epoxies used in fracture-filled diamonds can melt away if the stone is heated. A

professional and trustworthy jeweler will let you know if a diamond's natural appearance has been altered.

Ask if the jeweler is a member of Jewelers of America, the national association for retail jewelers. Or look for the "J" mark on the door. JA jewelers are knowledgeable, and they have a wide selection of fine jewelry. They will not only help you with this purchase, but they will be there in the future to answer your questions and help you with your purchases, repairs, and custom design. JA members have signed and abide by a Code of Ethics, so you can buy with confidence from your JA member jeweler.



Jewelers of America, Inc.

52 Vanderbilt Avenue, 19th Floor
New York, NY 10017

Tel: 646-658-0246 • 800-223-0673

Fax: 646-658-0256

www.jewelers.org

Images courtesy of the Diamond Promotion Service



WHAT YOU
SHOULD KNOW
ABOUT
BUYING A
DIAMOND