

# WITH THIS RING

A GUIDE TO  
BUYING  
WEDDING  
JEWELRY

rings shown by  
Ferrer-Jacot



How did it all begin? Did you meet at school, at work, through friends? Was it a slow, steady courtship or a whirlwind ride? However it started, it's your unique love story, and now a new chapter is about to unfold: your life together as husband and wife.

Now that you've chosen each other, it's time to choose the rings. It can be an exhilarating experience, but it doesn't have to be a confusing one. You just need to know a few things before you shop.

You want your rings to be as special as the love you share... here's how to get started.

## CHOOSING A DIAMOND

A diamond is the symbol of brilliant beginnings—as much a part of the marriage tradition as the ceremony itself.

Some people buy a pre-set engagement ring. However, experts advise you to buy the stone first, then choose the setting to place it in, rather than buying “off the rack.”

### The Quality of the Stone

Buying a loose stone is the best way to assure its quality (easiest to examine it from all angles). Industry standards for diamond classifications are commonly known as “the 4Cs”—cut, clarity, color and carat.

**Cut:** A well-cut diamond sparkles with remarkable fire (intensity) and brilliance (liveliness), as little planes called facets direct rays of light inwards. The light is then reflected outward to dazzling effect.



Don't confuse the cut of a diamond with its shape: cut has to do with the facets of the stone, which itself must be crafted into one of many shapes, such as round, oval, radiant, emerald, princess, marquise, pear, or heart.

**Clarity:** The extent of natural flaws in the stone. Flaws interfere with the passage of light through the diamond, and can affect its beauty and its price. Surface flaws are called blemishes, and are less serious than internal flaws, called inclusions.

The Gemological Institute of America (GIA) Clarity Scale ranges from:

Flawless	Internally Flawless	Very, very slight inclusions (first and second degree)	Imperfect (first degree)	Imperfect (second degree)	Imperfect (third degree)
<b>FL</b>	<b>IF</b>	<b>VVS1, VVS2</b>	<b>I1</b>	<b>I2</b>	<b>I3</b>
No flaws at all	Has minor surface blemishes	Very small inclusions that are difficult to see at 10 times magnification	Inclusions are visible to naked eye when viewed through top of stone	Inclusions are easily visible to naked eye	Inclusions are very visible to naked eye

**Color:** The best color for a diamond is no color at all. A colorless diamond is rated D, E, or F; starting at J rating the stone has ascending degrees of yellow to it.

**Carat:** The weight of the diamond. One carat equals 200 milligrams, and is divided into 100 points. So, for example, a two-and-a-half-carat diamond has 250 points. Diamonds of one carat or more are rare, and of greater value per carat.



## CHOOSING A SETTING

Once you've got your diamond, you've got to decide on its setting (also called the mounting). The most popular and durable settings are of platinum, though yellow and white gold are also favored. The traditional ring is a round solitaire, or single diamond, but there are no hard and fast rules—it all depends on what you want. You're going to wear this ring for the rest of your life, make sure it reflects your personal style.

Here are a few of the most popular styles for setting your stone:

- ◆ **Prong:** The prong setting uses thin metal claws to hold the stone in place. There can be four and six prongs; six are generally recommended for added security. Variations of the prong setting include the cathedral setting, that holds the stone closer to the mounting, and the tiffany setting, which raises the stone so it can better reflect light on all sides.
- ◆ **Bezel:** The bezel setting is an alternative that is growing in popularity. It uses a thin strip of metal to encircle the stone around its middle.
- ◆ **Channel:** This setting is usually used for multiple stones, and uses two continuous strips along the sides to hold the stones in place. The stones are flush within the mounting.
- ◆ **Pavé:** The Pavé setting is used for multiple stones, and imbeds them in the mounting for a paved effect.
- ◆ **Cluster:** Another setting used for more than one stone, where all are mounted in a group, or cluster. This style will often take the effect of a flower, with a center stone surrounded by smaller stones.
- ◆ **Tension:** A setting that uses pressure to hold the stone or stones between two open ends for a floating effect.

rings shown by  
Quadrillion®



## ADVICE FROM THE EXPERTS

We asked a panel of industry experts to address common questions and concerns surrounding the purchase of engagement and wedding rings. Here's what they had to say.

### Ask Around

You should start out with a general idea of how much money you want to spend. Look for the stone first, then purchase the mounting. There are no right or wrong choices to worry about, it's about what you like and what makes you happy. In addition to the budget, you're going to want to think about what shape stone you want, and whether you care more about quality or size.

Go to a quality retail jeweler when you're ready to buy. When it comes to choosing the right place, it's reputation, reputation, reputation. Ask around, get recommendations so you find somebody you can trust. And don't believe that a reputable jeweler has to cost more, because that's absolutely not the case.

- Bob Kagan, President  
Cordova, Inc



rings shown by  
Cordova

### Follow Your Heart

First of all, relax. Buying a ring should be romantic and spontaneous—it's not a science. My best advice is to go to a reputable jeweler who will give you answers, and that will do a lot to take your fears away. Then go with what you're drawn to. A lot of women like the idea of a branded piece—it's helpful because they know that the designer stands behind the work. They're also more comfortable with certified stones. If you buy a diamond that's certified by an independent gem lab, it does a lot of the work for you.



I think the woman generally likes to be involved in the purchase because it's such a personal choice. But if the man would rather surprise her, he can buy the stone—he can usually do a little detective work to find out what shape she likes—and have the jeweler place it in a simple temporary setting. That way the element of surprise is still there when the man pops the question—and the couple can return later to pick out the setting she really wants.

- Linda Garrido  
Natalie K. Collection

rings shown by  
Natalie K.  
Collection by MK



## ADVICE FROM THE EXPERTS

### Use Your Imagination

Not everybody should necessarily have a very delicate ring, or one with a raised setting. Look for something that fits your style—and that may not always be a single diamond. A diamond engagement ring can also be an all-around band, what people usually call an anniversary band. That's what we see happening more and more with people who have an active lifestyle, like a tennis players, or golfers—it's a ring that can be worn all the time.

— Tom Loback, General Manager  
Christian Bauer



Don't have any preconceptions—look around before you make your decision. You never know what's out there until you go shopping, no matter what you're going to buy. It's also important that you give yourself enough time. It's not like shopping for shoes, where there's a whole bunch of them in the back and they can just go and get your size for you. Rings have to be ordered and it's going to take time—don't wait until the last minute and then worry that they won't be there on time.

— Gery Baratta, Customer Service Manager  
Christian Bauer

rings shown by  
Christian Bauer

### Right Hand, too

When you have a beautiful piece of jewelry with another beautiful piece of jewelry next to it, that's usually subtraction by addition. So a lot of women are switching their engagement ring to their right hand, which is a phenomenal idea. If you do that, you can be wearing a beautiful ring on two different fingers. Your wedding ring could be a whole other wonderful purchase, not just something that you settle for because it goes with your engagement ring.

Whatever choice you make, your rings are the only things you buy for your wedding that you're going to have for the rest of you life. Don't shortchange yourself. Look around, give yourself time, and come up with something you really like.

— Bruce Pucciarello, Owner  
Novell Design Studio

rings shown by  
Novell





## ADVICE FROM THE EXPERTS

### A Cut Above

Styles can change without you even being aware of it. But the classics are essential and very elegant, and they hold for the longest. The basic engagement ring is still a carat sized round diamond, set in a simple mounting with side stones. It's traditional, and its holding its value and keeping its beauty.

What's most important as far as a diamond is concerned is the cut. People get confused and try to get the best possible bargains. If your diamond is cut to the right proportions—a one carat round diamond should always be 6.5 millimeters in circumference—it will maximize the brilliancy. If a diamond is cut too deep and has strong blue fluorescence, it looks like frosted ice. You're better off with a 3/4 carat diamond that was cut to the right proportions. It will be cheaper and more brilliant and you'll enjoy it much more.

— Israel Itzkowitz, CEO  
Ambar Diamonds



ring shown by  
Ambar Diamonds

### What's Right for You

rings shown by  
Simon G.

You need to do some research to learn about quality and clarity of diamonds before investing in one. Look into magazines to get an idea of what's in fashion. The workmanship is very important in a setting—to judge that for yourself, visit retailers to see different settings by different designers. And while you're there, it never hurts to try the ring on before buying it.



You shouldn't feel like you cannot afford a diamond. You will find something within your budget, and you can always upgrade at sometime in the future.

— Jake Menachian, Sales and Marketing Manager  
Simon G Jewelry

### More than an Accessory

One of the more interesting European trends is the increased emphasis on the wedding ring, which is worn every day—the engagement ring is for special occasions. So the wedding ring is an important piece of jewelry in its own right. The primary point of difference in ring quality is between turned rings (which are crafted from rolled metal) and castings (which are made from poured metal). Turned rings are stronger, and of higher quality.



rings shown by  
Furrer-Jacot

Before you shop, do some research in magazines and on the Internet and decide what designers appeal to you; then you can choose a jeweler that carries that designer. Keep in mind that you'll be wearing the ring every day for a long time, so it shouldn't be too fancy or trendy. You want it to fit with your other jewelry, so a bicolor band can be a good idea. And don't assume you'll take the ring home from the store right away. In our line, each ring is custom made to order, so it takes time for each ring to be produced.

— Sandro Erl, Brand Manager  
Furrer-Jacot

## CARING FOR YOUR JEWELRY

- ◆ When you're not wearing it, keep precious jewelry in a fabric-lined case, or a box with compartments and dividers. Don't jumble different pieces together; you don't want them to tangle or scratch.
- ◆ Precious metals and gemstones can get smudged or coated when they come in contact with things like oils, lotions, perfumes, or hairpray. Always put your jewelry on as a finishing touch, to avoid problems.
- ◆ Don't wear fine jewelry when doing rough work. Also avoid direct contact with chlorine bleach (or a chlorinated swimming pool), because it can affect the color of the setting.
- ◆ Regularly soak your jewelry for 30 minutes in a commercial jewelry cleaner, or use an ultrasonic cleaner. You can also make your own detergent bath using a solution of equal parts cold water and household ammonia. Gently use a soft brush on both the front and back of the mounting (an old toothbrush will do the trick). Rinse and drain on tissue paper.
- ◆ Bring your gemstones to your jeweler every year or so to make sure the settings are secure.



### DIAMOND QUIZ

Which of the following statements are true?

- A- Diamonds are expensive because they are so rare.
- B- It takes 100 million years to make a diamond.
- C- Diamonds are indestructible.
- D- The custom of giving a betrothal diamond dates back to the Middle Ages.

Answers:

A- False: There is an abundant supply of diamonds in the world; strict quality controls drive up the price.

B- True: They're formed under immense heat and pressure hundreds of miles below sea level, and forced upwards by volcanic eruptions. Most diamonds found in nature are one to three billion years old.

C- False: Diamonds are a very hard surface, which means they stand up to scratching, but they can be broken or split.

D- True: The first engagement ring was a gift from Archduke Maximilian of Austria to his intended, Mary of Burgundy, in 1477.



## THE GROOM'S GUIDE TO BUYING ENGAGEMENT AND WEDDING RINGS

Most men know as much about fine jewelry as they do about women's shoes. Here are a few pointers for them to keep in mind:

- ◆ Shop with ethical jewelers. Ask trusted friends for recommendations, or call the American Gem Society [see below] for a list of affiliated stores. Use extreme caution when dealing with deep discounters—remember, when it comes to diamonds, you get what you pay for.
- ◆ Examine the diamond in natural light. Bright lights may magnify a stone's brilliance, but to best examine the stone, a dimmer light is actually better.
- ◆ Use a ten-power loupe or a magnifying glass to inspect the stone (the jeweler will supply it, you don't need to bring your own.) Look for flaws, lines, discoloration, or cloudiness.
- ◆ Check the paperwork. Make sure any diamond you're considering has been certified and graded by the American Gem Society or the Gemological Institute of America.
- ◆ Once you buy your diamond, it's wise to protect your investment with insurance. To do that, you'll need to have the ring appraised (which will also serve to verify that it's worth what you paid for it). The appraisal will include a detailed description and often a photograph. It's best to be there when the appraisal takes place; if that isn't practical, diagram the stone's characteristics and agree on a value before you hand it over. Be sure to use a qualified appraiser—ask your jeweler, or check with the American Gem Society.



### EXPERT SOURCES

\* American Gem Society  
(AGS)  
800-346-8495  
[www.ags.org](http://www.ags.org)

\* Gemological  
Institute of  
America  
800-421-7250  
[www.gia.org](http://www.gia.org)

\* Novel Design Studio  
888-916-6835  
[www.noveldesignstudio.com](http://www.noveldesignstudio.com)

\* Cordova  
888-A-LEWTT

\* Furrer-Jacot  
201-603-4400  
[www.furrer-jacot.com](http://www.furrer-jacot.com)

\* Ambar Diamonds Inc.  
800-223-3374  
[www.ambar-diamonds.com](http://www.ambar-diamonds.com)

\* Natalie K. Collection  
800-624-2634

\* Simon G.  
800-627-2661  
email:  
[simgwjw@aol.com](mailto:simgwjw@aol.com)

\* Christian Bauer  
800-226-3724  
[www.christianbauer.com](http://www.christianbauer.com)