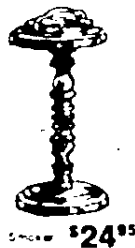
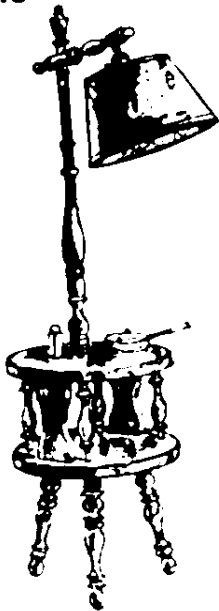
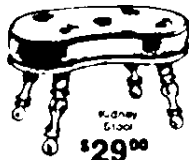
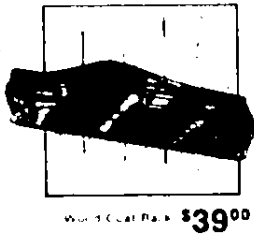
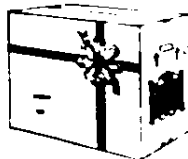
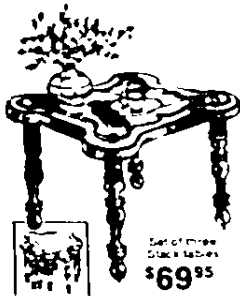


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Everybody likes glittery diamonds

Blue-white—the color of winter skies, blades flashing on ice and holiday crystal—is the most coveted color of diamonds and an expression of the perfection of love.

Diamonds, both large and small, make cherished holiday gifts and wise investments.

Christmas is the time when many girls receive their diamond engagement rings, continuing a tradition that dates back almost 500 years.

On Aug. 14, 1477, Maximilian of Austria gave Mary of Burgundy the first diamond engagement ring, a practice carried on today by four out of five brides-to-be.

Even if you've been married 15 years or more, a diamond is appropriate anytime.

What should you know about diamonds if you plan to buy one this Christmas? How can you be sure of receiving good value for your money?

First educate yourself by knowing something about diamonds. No two diamonds in the world are the same. Each diamond has a personality of its own. That's why prices vary. Even two diamonds of the same size have different qualities of color, clarity and brilliance, and each will be priced differently.

The larger the diamond, the more scarce it is and the higher its price per carat. For example, a two-carat stone costs much more than twice as much as a one-carat stone of the same quality.

Second, when you're ready to choose your diamond, the man to see is a reliable jeweler. He's the diamond expert. Let him explain the differences in carat weight, clarity, color and cut that determine the price of each stone.

Carat, the first of the Four C's, is the unit of weight for diamonds. A carat is equal to 200 milligrams, and there are 142 carats in the avoirdupois ounce.

The carat is further divided into 100 points, like the cents in a dollar. A 45-point diamond weighs a little less than half a carat. (The average size of an engagement ring in this country is about 46 points.)

Color is an important factor in determining the price, for diamonds are priced in relation to the intensity of their color, their brilliance and the their clarity. And diamonds come in all colors of the spectrum.

Most diamonds described as white are nearly colorless but have a slight tinge of color. This color adds warmth to each dia-