

The 4 "Cs" of buying the big "D"

BY ANN FARRIS
SPECIAL WRITER

Sorry guys. Size really does matter. At least when it comes to the diamond in a woman's engagement ring.

"Most of the women come in here knowing exactly what they want," says Paul Hering, graduate gemologist and assistant manager at Tapper's Jewelers in West Bloomfield. "In most cases, the men go along with what the women want."

Aside from pleasing his bride-to-be, the importance of which needs no explanation, the man who buys a larger diamond is acquiring one of the world's most highly-prized objects. According to DeBeers, the world's leading diamond producer and marketer, larger diamonds are a rare phenomenon in nature. This rareness escalates stone's value in the international diamond market. But size is only one criteria for evaluating a diamond.

You've probably heard of "the four Cs." The term stands for the cut, color, carat weight and clarity of a polished diamond. It's an established set of guidelines by which experts and non-experts, i.e. the average diamond buyer, judge a cut diamond. It's the combination of these four characteristics that determines a diamond's value.

A diamond possessing the rarest quality in each of the 4 Cs is considered most valuable; however, a diamond of this quality may not fit your budget. Therefore it's up to you, the consumer, to decide which combination of the four Cs is important to you and then choose a diamond accordingly. Depending on your budget and priorities, the range of diamonds that fall into the "perfect" category can be very broad, or very narrow.

For Raffi Eurdekian, manager of Swiss Jewelers in Southfield, Michigan, the "cut" matters most.

"The cut of a diamond is the biggest hidden variable there is," says Eurdekian, also a graduate gemologist and diamond expert. "Unfortunately, there's a lot of confusion among con-

sumers about this. When we talk about cut, we're talking about proportion variations and optical efficiency, not shape. The shape of a stone - whether it be round, oval, princess or marquis - is completely independent of the cut, although many people mistakenly mix and match those terms."

According to Eurdekian, diamond cutters have two choices when cutting a rough stone.

"He can cut to maximize weight yield and increase his profits, or cut to maximize optical efficiency, which translates into a more proper design."

With well-cut diamonds, the cutter plans the angles of the stone so that light enters through the "crown" (top), reflects off one side of the "pavilion" (lower portion), then the other before reflecting back up through the crown.

A poorly cut diamond leaks light through the bottom if it's cut too deep and through the sides if it's cut too shallow, resulting in dull, dark spots that reduce the brilliance and overall appearance of the stone.

Eurdekian says that 95 percent of the diamonds in the world market are cut deep. A deep diamond weighs more than a properly cut diamond, and can bring a higher price, simply because of its increased weight. Bottom line - you could pay more for a diamond that is actually worth less.

"Carat weight is an important psychological factor," says Eurdekian. "When a consumer has a choice between a larger stone and a smaller stone, it's only natural to want the larger stone. But weight range does not correlate with appearance in size. I educate my customers about the importance of choosing the highest-quality diamond, based on the cut. The cut affects every other characteristic of the diamond."

Both Eurdekian and Hering urge consumers to get educated about diamonds before walking into a jewelry store. The library is a good source for gemological books. Eurdekian recommends "Diamonds" by Eric Burton.

There's also the Internet, but much of the information is very basic and incomplete, and Hering is skeptical.

"It's not a bad place to start, but there's no way to be certain of whether that information is reliable because you're not dealing with a person who you know you can trust. Deal with a jeweler you trust. I can't emphasize that enough. You have to have trust in your jeweler or you're never going to feel comfortable buying from them."

Hering and Eurdekian also stress the importance of dealing with a graduate gemologist who has credentials from organizations such as the Gemological Institute of America (GIA) or the International Gemological Institute (IGI), both world renowned, non-profit educational resources for the gem industry. A graduate gemologist can back up his claim in writing; if you're dealing with a jeweler unfamiliar to you, ask to see the paperwork.

Once you've chosen a diamond, make sure you get a grading report for that diamond from a certified grading laboratory such as the American Gem



Solitary brilliance: When buying a diamond, look for the 4 Cs: cut, clarity, carat and color. Shown here are various cuts from Greenstone's in Birmingham.

Society (AGS). Walk out of the store with the report in hand; don't accept anything that has to be mailed at a later date.

When you've found that perfect diamond, it's time to look for the perfect

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DIAMOND DICTIONARY

Brilliance: Internal and external reflection of white light to the eye from a gemstone.

Carat-Weight: Standard measurement for diamond size. One of the 4 Cs.

Clarity: The degree to which tiny marks of nature called "inclusions" are present in the diamond. One of the 4 Cs.

Color: Diamonds range from colorless - the rarest and most valuable - to yellowish, with a spectrum of shadings in between. One of the 4 Cs.

Crown: Top part of the diamond above the girdle.

Cut: Not to be confused with the shape of a diamond, cut refers to the arrangement of a diamond's facets. One of the 4 Cs.

Fire: Flashes of different rainbow colors resulting from the dispersion of light.

Flawless: Diamond without external or internal blemishes or inclusions seen under 10X magnification.

Girdle: Circumference of a diamond which is usually held by prongs of a setting and separates the crown and the pavilion.

Inclusions: Natural impurities in a diamond which were formed during the crystallization process.

Pavilion: The bottom part of the diamond below the girdle.

Shape: Not to be confused with cut, shape means the geometric form of the stone.

Sparkle: Flashing effect produced when a diamond is moved in the light.

Table: Top, largest and most important facet in a diamond.

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