

The Essential Steps to Buying an Engagement Ring

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Absract:

Your partner is a rarity inside and out, and you want an engagement ring worthy of them, but while you know your beloved, you know little if anything about precious metal and gems. this article is help you with a step-by-step guide to finding the ring that is right for them and that will shine with your love for the rest of your lives.

In what follows, we break it down for you from the fuzzy, like how to find out what your partner really wants, to the technical, like how a gemstone is valued and graded in the marketplace and which precious metals and alloys are best for a lifetime of beauty and wear.

Key Words: jewelry, Clarity, Coloured Gems, Coulor

Know What Your Partner Wants

The first question to ask yourself: does your partner want to be a part of this process or do they want to be surprised? A note to my Perfect Person if they are out there: I definitely prefer to be surprised, and I adore coloured gemstones, but while I want my ring to be unlike any other, that's just me, and we are all different. If your sweetheart wants you to surprise them, you have a lot of groundwork to cover without them knowing it. I suggest you think of what you are up against as a bank heist, how to plan it in secret and steal away with the prize. Don't worry: we are here to help you get away with your partner's hand in marriage.

For a start, does your bride have their heart set on diamonds or might they like a rare coloured gemstone? If forever means diamonds, would they be open to a coloured diamond? Or would they prefer a band in plain, precious metal? You tell yourself your partner will love whatever you give them, and that's probably true, but it's also true they have a dream ring in mind, and you want to realize their dream. We suggest you take your partner for a stroll downtown and make sure you step into a jewelry store or two. Comment on this or that piece of jewelry to see what they say: "that's a pretty blue, don't you think?" "I like that pear-shaped cut, do you?" Buy a fashion magazine and leave it casually on a side table; flip through it or wait for them to do so, and comment as if idly: "hey, what do you think of this?" "I like the elegance of white metals, do you?" or "I always wondered why so many brides prefer diamonds."

Now be careful here: if you are a person whom they know hates shopping and thinks fashion magazines are stupid, bells will go off in their mind and you will have lost the game. You might want to get one of their friends involved,

but only if you are sure they can keep a secret. How about this: "Honey, today is about you. I know I'm usually cranky about shopping, but show me what a shopping day you and your friends spend together is like. I want to know that side of you." For sure, keep your ears open too for when your partner and a friend exchange comments about a piece of jewelry one of them is wearing.

The Basics

Let's start with scenario 1: your partner likes gemstones. Appreciating gemstones, like the appreciation of wine, is among the oldest forms of connoisseurship in the world, because there are so many subtleties to learn to discern. In essence, you are looking for beauty and intrinsic value. For those in the know, 60% of a gemstone's value is in its colour or lack of colour, 30% is in its clarity and 10% is in its cut. Clarity is determined by how many inclusions or tiny cracks a stone reveals under 10x magnification. The international standard for grading gemstones by clarity is 10x magnification, which is usually done with a microscope or loupe. Cut is about skill but also varies around the world according to cultural norms and taste.

All Matters Diamond

How do these factors play out when you are selecting a diamond? We break it down for you.

Colour

Colour is the most important factor for judging a diamond: you need to know what is called a diamond's "colour grade."Diamonds come in every colour of the rainbow. Traditionally, diamonds in engagement rings are colourless white or slightly yellowish-white. The colour grading

system for white diamonds is D to Z whereby D is completely white and Z is a strong yellow-white. The letters in between represent a graduated scale from almost pure white to strong yellow-white. A white diamond of high quality should have a colourless or near colourless grade of D, E, F, G, H, I or J. If you have the money to spend, buy a D, E or F, but she knows you have a budget and so do you: there is no love in bankrupting yourself. A G, H, I will still be a beautiful stone and will be more affordable.

Maybe she is not a traditional girl and wants a ring unlike any other. The most unusual colors of diamond are, in descending order of rarity: green, red, purple, pink, blue, grey, orange, yellow, champagne, cognac and black.(please reorder in a descending series—not sure where black goes). Champagne and cognac diamonds come in any shade from a warm beige blush to deep amber. Yellows can be acquired in shades from straw to intense deep sunshine yellow. Exceptionally rare, green, red, and blue diamonds of any shade will prove hard to find. Purple, pink and orange diamonds, which shade from pastel to intense hues, are more available, but are still very special and will require you to commit to an extended search. Don't forget, though: this stone will be an heirloom. Finding the right one is worth the time and trouble, and you will come through this process with a whole new world of knowledge, one prized for millennia by men and women of power. Indeed, hardly a womanly frivolity, gems were long regarded as the very symbol of royal strength and virtue.

The grading system for coloured diamonds is as follows: Fancy Light, Fancy, Fancy Intense and Fancy Vivid.

- Fancy Light diamonds are very light in shade
- Fancy Colour diamonds have a strong perceptible colour
- Fancy Intense diamonds have intense colour (can you explain the difference with Fancy Colour with more precision?)
- Fancy Vivid diamonds have colours that are both intense and vivid. (explain the difference between intense and vivid)

If your partner wants a coloured diamond, and you are shopping on a tight budget, I highly recommend you look for one in the beautiful shades of champagne or cognac. With a little more to spend, go for yellows or even an unusual shade of black. Black diamonds in fine colour should have a touch of translucency that allows light only slightly to enter the gemstone, giving it a glow that brings out the depth of the colour. My personal favourite is unusual: grey diamonds! They are very sophisticated and look well with everything!

Cut

To understand cut, you have to understand a technical term called refractive index. Refractive index is the number that describes how quickly light travels through a material. (I don't know what you mean by dimensionless?). Light travels fast through diamonds, which is why they sparkle with brilliance. Diamonds have a high refractive index,

specifically of 2.417-2.419. The play of light is one factor that makes diamonds so beautiful when cut well. A good cut maximizes brilliance and colour, and down-plays any inclusions. Don't forget: imperfections are intrinsic to nature. Most gems have a few inclusions, but the fewer, especially with diamonds, the better. Diamonds grow in octahedron crystals and have what gem specialists call perfect cleavage. A gem cutter splits a diamond on its cleavage point. To do this properly, he has to mark the rough diamond by hand. A cleaved diamond results in two pieces, which are typically best cut into a round shape. The popular round brilliant, for instance, has 58 facets. Diamonds in other shapes, like pear, tear drop, square, and oval, are less common and command a higher price in the marketplace. All shapes are desirable, and you should select the type you like best.

Be sure, though, that the gemstone you select does not have what is called a "window." A window is an alley through the stone along which you can see to the other side. Look from every angle: your eye should always be caught up in the labyrinthine sparkle within, as if to wander forever in a paradise of light. If you want a window, buy crystal or glass!

Clarity

A diamond's clarity is determined with 10x magnification. The scale runs from the highest to the lowest quality:

- IF means "internally flawless," a category that indicates the diamond has no inclusions.
- VVS1 means "Very Very Slight 1" or one almost imperceptible inclusion
- VVS 2 means "Very Very Slight 2" or one or more almost imperceptible inclusions
- VS 1 means "Very Slight 1" or just perceptible inclusions
- VS2 means "Very Slight 2" or where there are just perceptible inclusions under
- SI1 means "Slightly Included 1" or perceptible inclusions
- SI2 means "Slightly Included 2" or more perceptible inclusions
- I1 means you can easily see inclusions under magnification and often even with the naked eye
- I2 means the inclusions are obvious both under magnification and with the naked eye
- I3 means the inclusions are easily seen with the naked eye

When you are buying a diamond of high to good quality, stay with a clarity grade of IF to VS2, depending on your budget. I would not recommend purchasing diamonds with a clarity grade below VS2, because this is not a high value stone or a solid long term investment.

Carat weight

Carat is the international standard of weight for gemstones. 1 carat is equal to 200mg so 5 carats equals 1 gram. I highly

recommend you purchase a diamond that is more than 1 carat, and this is why: there are so many diamonds below 1 carat in the marketplace that they are worth less than their number in weight implies. By purchasing a diamond that is above 1 carat in size, you are purchasing a reliable investment, and your partner will also be very happy!

If all these technicalities are daunting, let me simply give a few recommendations:

1. If you want to buy a colourless, near colourless, or yellow diamond, it should be over 1 carat in size with a clarity grade of VS 2 or above.
2. If you are looking for a champagne, cognac or black diamond buy it over 1.50 carats in size. A champagne or cognac diamond should have a clarity grade of above VS 2. Clarity is not an issue with a black diamond because it is only barely translucent, so don't worry about it!
3. For any other color of diamond, make sure it is at least a half carat in size. Colored diamonds are rarer than white to yellow, and so colored diamonds under one carat are still considered investment grade.

If you have the money to splash out, mix and match diamonds! Commission a bespoke ring with, say, a large brown surrounded by black diamonds, a pink surrounded by white diamonds, a blue and a green diamond nestled together or three shades of diamond from champagne to cognac to black.

An Engagement Ring Does Not Have to Feature A Diamond: coloured gemstones are more bang for your buck and they can be even more beautiful!

As I mentioned earlier, I like colour, and, for myself, I'd prefer a coloured gemstone to a diamond. It was not until the 20th Century that diamonds became the predominant engagement gemstone. The diamond industry insured that happened with its advertising blitzes! Historically, engagement rings featured many different types of coloured gems. Even today, at least half of the world's royalty wear engagement rings that are set, not with diamonds, but with rare coloured gems. Most famously, Prince Charles gave Princess Diana a Ceylon (Sri Lanka) blue sapphire engagement ring. Prince William later gave that ring to the Duchess of Cambridge.

The variety of colors and qualities in coloured gemstones is truly dizzying. Watch out, because once you start to appreciate all that mother earth has made possible, you could easily find yourself in the grip of a new obsession!

The great thing about coloured gemstones is that you have an amazing variety of different ones available to choose from. I recommend the following varieties that combine rarity with beauty and durability:

Sapphire and Ruby: both these stones are of the same mineral, which is called Corundum. While many people believe sapphires are blue, this is only their most

common color. In fact, sapphires come in every hue except purplish- and orange-red to red, and that is because these colours define a corundum as a ruby. In other words, you might say that a ruby is a red sapphire (except no one in the trade would say that!). One of the most incredible sapphires is the Padparadscha, which is the colour of sunset with its combination of pink and orange. Yellow, orange, pink and purple sapphires can be gobsmacking as well. My personal favourites are intense orange and intense yellow. For ruby, I personally prefer a saturated purplish-red.

Spinel is one of my very favourite gems. Spinel is rare, and they come in giddy-making hues of red, orange-red, pink-red, pink, purple, grey and blue. The rarest colours of spinel are the intense red and the cobalt blue spinel. My personal favourites are orange-red, which can look like a burning ember, purplish-red spinels and intense cobalt blue, which can make your eye feel like it's diving into the cleanest purest depth of sea. Historically, what people called rubies were often, in fact, spinels. Indeed, some of the rarest so-called rubies in the world are actually spinels. For example the famous Black Prince's ruby in the British Crown Jewels is a Spinel. The Mughal emperors' great rubies were mostly spinels, too. The spinel was a favorite of royalty, and these days, it is again been in high demand among connoisseurs and collectors.

Almost everyone new to the world of coloured gems underestimates the garnet, but this is a terrible mistake. The "blah" garnet of people's imaginations is a dull red, but the myriad realities could not be farther from the truth. Garnets come in almost every imaginable shade from intense purple-pink and orange to green and red and every hue in between. There are, truly, too many to list, let alone describe, so I will only list a few of my rare and beautiful favourites here.

The Rhodolite garnet is a variety named after the Rhododendron flower. Its colour shades are purple-pink to pink-purple. To ensure the most intense, beautiful color in a Rhodolite, buy a gem over 2 carats in size.

The Spessartine garnet is an intense orange or reddish-orange that has a high refractive index, which gives this gem exceptional brilliance as well as a beautiful colour. Even Spessartine garnets under one carat retain a saturated color and sparkle, but I still recommend at least 2 carats.

Tavorite garnets come in shades of green. Green garnets are rare in large sizes, but in a large size, they are such an intense hue, they are considered the most beautiful of all green gemstones. Connoisseurs have a saying; the Green Garnet is the gemstone Emerald wanted to be.

Just so you know what a treasure of possibilities are out there, other incredible coloured gemstones, which are durable, rare, beautiful, and of investment value in high quality include: Aquamarine(which is a greenish-blue, green-blue, and blue variety of Beryl), Topaz (a yellow, salmon-coloured, orange, rarely pink stone), and Tourmaline, which comes in many shades, the rarest being intense green, blue-green, green-blue, blue and varying shades of pink.

What not to buy: some coloured gemstones are not suitable for engagement rings, because they are too fragile to wear every day. Most people will wear their engagement rings every day, some never taking them off. The following precious gems might make for lovely rings, but they should only be worn on special occasions: the Peridot, Opal, Pearl, Coral, and Emerald. I also do not recommend Blue Topaz, because its colour is usually treated and is not natural in origin.

Colour and Clarity in Coloured Gems

The grading of coloured gemstones for clarity and colour follows a system like the grading system used for diamonds (see above).

Coloured gemstones should have a clarity grade of not lower than SI2. A good rule of thumb is to look at the gemstone with your naked eye; if you are unable easily to see any inclusions, the gem is what is called "eye clean." Coloured gemstones should not have too light or too dark a color. Some varieties of coloured gemstones tend to have more inclusions than others, even in high quality: ruby and garnet, for instance, are still prized with visible inclusions so long as they have a very fine colour. Coloured gemstones with mid-colour tone ranges are the best. With gems like Aquamarine, finding a fine shade of colour is more difficult because most Aquamarines are pale. Pale coloured gemstones are not highly valued.

Treatments

Both diamonds and coloured gemstones are often treated today with processes that can create a better colour or clarity in the gemstone, but these improvements are artificial and they devalue the stone. For varieties such as sapphire and ruby, jewelers routinely apply heat treatments to improve the colour. The practice is widespread, but most reputable jewellers disclose heat treatment to their clients. The price per carat of a heated gemstone should be considerably lower than if a gem is untreated, leaving its colour natural.

Precious Metals

Handmade versus Cast: what you should know Many rings today are cast. Casting is a process whereby a mould is made from which many rings of the same design are produced in quantity. Casting is an ancient and perfectly

acceptable procedure, but it results in a cheaper product and a ring that will not be unique for its owner.

Handmade rings are just that, made by hand. To make a ring by hand requires many steps and a lot of skill. Handmade rings cost more, but each is one-of-a-kind. The choice is up to you: both casting and handmade design can result in a ring of beauty and rarity.

Precious metal rings come in many varieties, but I especially recommend the following for an engagement ring:

Gold

The optimum percentage of gold for a ring is 18 karat, which means 750 parts gold to 1,000 parts or 75% gold. (Explain karat vs carat?) With 18 karat gold, the percentage of gold is high, but the ring retains strength. Remember gold is a soft metal, and so having more gold in an alloy isn't the best idea. A 24 karat gold ring would be far too soft to endure a lifetime of wear. Indeed, jewellers don't make rings in 24 karat gold!

If 18 karat gold is not within your budget, then you should opt for nothing less than 14 karat gold, which means 585 parts gold to 1,000 parts or 58.5% gold. Often handmade gold jewellery, which is set with precious gemstones, is made of 18 karat gold, while cast gold jewellery is of 14 karat gold. Not always, though. These days many higher-end jewellers and designers are casting 18 karat gold rings of a very high quality as well.

Gold comes in different tints from yellow, pink-yellow, to white depending on the alloy that is mixed with the gold. I personally love the pink shades of gold because they compliment so many gemstone colours. For white gold, I recommend that you ensure the alloy is Palladium, a rare precious white metal. Do *not* purchase white gold that has been alloyed with nickel.

Platinum

Platinum is a rare and beautiful white metal. Most platinum jewellery available on the market today is cast, because it is very difficult to produce platinum jewellery by hand. There are talented platinum smiths who have the skill to do so, and I myself have created platinum jewellery by hand. It is a wonderful metal to work with, but it poses many challenges. I recommend platinum jewellery to be 950 parts platinum to 1,000 parts, in other words 95% platinum. 95% is considered by experts to be the most valuable yet still durable.

Budget and Where to Buy Where to buy the ring and how much to spend on it are the most difficult decisions you will make. Who can you trust?

You could purchase a fantastic high-quality coloured gemstone ring with a 2 to 3 carat gemstone for between

4,000 to 5,000 US Dollars. A 1 carat near-colourless diamond in a ring of high quality will cost 15,000 US Dollars, whereas a merely good, not high quality 1 carat diamond ring will cost 5,000 Dollars. So, first, decide what you are willing to spend. I recommend you spend your money on a high-quality gemstone no matter its size rather than purchasing a larger gemstone ring of lower quality. After a few years, you will thank me if you follow my advice. The higher quality gemstone will retain or increase its value. A lower quality gemstone is a used car, worth very little after sale.

I recommend you find a local jeweller who specializes in high-quality jewellery rather than shopping at a department or chain store. Independent, well known, worldwide firms like De Beers, Tiffany's, Bulgari, Van Cleef and Arpels, Cartier, and Graff can be trusted to sell high-quality jewelry, but remember, the value of what they sell is not only the value of materials, skill and labor but also the cache of the brand.

Why do I recommend your local high end jeweller? Easy. Your local jeweller wants to make you happy so that you will come back for life and recommend the store to your

local friends and family. Check whether the shop has a gemmologist they work with, but if they don't, that is okay too so long as the owner and staff are well educated in fine gemstones and precious metals. Jewellery of high quality from an independent jeweller will usually have a grading certificate, as well as a retail replacement value appraisal, which you receive with your purchase. If they do not have the certificate or appraisal, you should ask them to arrange for both from an outside gemmological service. If they are gemmologists and draw up certificates and appraisals in house, you may also want to get affirmation from an outsider. You can find grading certificates and appraisals from gemmological laboratories in most larger cities in Europe, North America, East Asia and India.

If your local high-end jeweller does not have the gem or design you are looking for, they can probably source it for you, another reason to shop locally.

We hope this article has given you the confidence to go out and buy one of the most special purchases you will ever make and also that we have given you the pleasure of new insight into the fascinating world of gems and precious metals.