



**Diamond and Precious Metal
Buying Guide**

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The Four Cs Of Diamonds

Diamond Cut

⚠ Don't confuse the diamond's "cut" with the diamond's "shape."

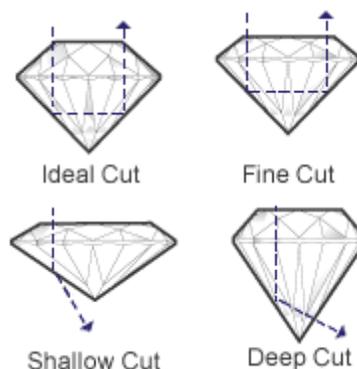
First, don't confuse diamond "cut" with "shape." Shape refers to the general outward appearance of the diamond, (such as [round](#), [emerald](#), or [pear](#)). When a diamond jeweler (or a diamond certificate) says "cut," that's a reference to the diamond's reflective qualities, not the shape (or at least it should be, we have found that even some "jewelers" don't appear to know the difference between "cut" and "shape").

⚠ The quality of the "cut" **does** make a difference in how a diamond looks.

Diamond cut is perhaps the most important of the four Cs, so it is important to understand how this quality affects the properties and values of a diamond. A good cut gives a diamond its brilliance, which is that brightness that seems to come from the very heart of a diamond. The angles and finish of any diamond are what determine its ability to handle light, which leads to brilliance.

(See [Diamond Anatomy](#) for an explanation of the terms used in the next paragraphs.)

As shown in the images below, when a diamond is well-cut, light enters through the table and travels to the pavilion where it reflects from one side to the other before reflecting back out of the diamond through the table and to the observer's eye. This light is the brilliance we mentioned, and it's this flashing, fiery effect that makes diamonds so mesmerizing.



In a poorly cut diamond, the light that enters through the table reaches the facets and then 'leaks' out from the sides or bottom of the diamond rather than reflecting back to the eye. Less light reflected back to the eye means less brilliance.

Good Proportions are Key

Most gemologists agree that the best cut diamonds are those that follow a set of formulae calculated to maximize brilliance. These formulae can be seen in a diamond's proportions, most importantly how the depth compares to the diameter, and how the diameter of the table compares to the diameter of the diamond.

 If you opt to buy a diamond without an AGS certificate, spend some time looking at certified diamonds (where you know the Cut Grade) and train your eyes to identify the better cuts (by their "sparkle"). Cut **does** make a difference to the outward appearance of a diamond.

However, the variance in the **proportions** between an **Ideal Cut** and a **Poor Cut** can be difficult to discern by the casual observer.

Because cut is so important, several grading methods have been developed to help consumers determine the cut of a particular diamond. In general, these grades are:

- Ideal
- Premium
- Very Good
- Good
- Fair & Poor

Which Grade of Cut Should I Buy?

Selecting the grade of cut is really a matter of preference. To make the best selection, you need to understand the various grades. Please note that the descriptions below are general guidelines.

Ideal Cut

This cut is intended to maximize brilliance, and the typically smaller table sizes of these diamonds have the added benefit of creating a great deal of dispersion or 'fire' as well. Ideal quality diamonds are truly for the person who enjoys knowing that he has one of the finest things that money can buy. This category applies only to round diamonds.

Premium

In the case of round diamonds, many Premium Cut diamonds have cuts that are the equal of any Ideal Cut diamond, though they often can be purchased at slightly lower prices than AGS Ideal Cuts. They are intended to provide maximum brilliance and fire. Like the Ideal Cut, these are also for the person who enjoys knowing that he has one of the finest things that money can buy.

Very Good

These diamonds reflect most of the light that enters them, creating a good deal of brilliance. With these diamonds, the cutters have chosen to stray slightly from the preferred diamond proportions in order to create a larger diamond. The result is that these diamonds fall slightly outside of some customers' preferences in terms of, for example, table size or girdle width, though, in many cases many of the parameters of diamonds in this range will overlap with certain parameters of diamonds in the Ideal or Premium ranges. Generally, the price of these diamonds is slightly below that of Premium cuts.

Good

Diamonds that reflect much of the light that enters them. Their proportions fall outside of the preferred range because the cutter has chosen to create the largest possible diamond from the original rough crystal, rather than cutting extra weight off to create a smaller Premium quality diamond. Diamonds in this range offer an

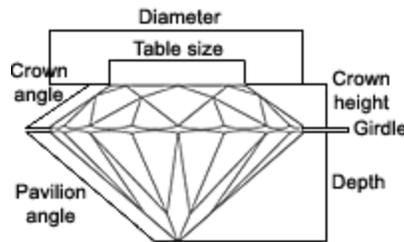
excellent cost-savings to customers who want to stay in a budget without sacrificing quality or beauty.

Fair & Poor

A diamond graded as fair or poor reflects only a small proportion of the light that enters it. Typically these diamonds have been cut to maximize the carat weight over most other considerations.

Diamond Anatomy

Wondering what on earth is the diamond's pavillion? Table? Culet? The graphic and supporting text below explain the various "parts" of a diamond.



- **Diameter**
The width of the diamond as measured through the girdle.
- **Table**
This is the large, flat top facet of a diamond.
- **Crown**
The upper portion of a cut gemstone, above the girdle.
- **Girdle**
The narrow rim of a diamond that separates the crown from the pavilion. It is the largest diameter to any part of the stone.
- **Pavilion**
The lower portion of the diamond, below the girdle. It is sometimes referred to as the base.
- **Culet**
The tiny facet on the pointed bottom of the pavilion, which is the portion of a cut gem below the girdle.
- **Depth**
The height of a gemstone, from the culet to the table.

Diamond Clarity

 For clarity grades F **through** SI, inclusions (internal flaws) are NOT visible to the naked eye.

When we speak of a diamond's clarity, we are referring to the presence of identifying characteristics on (blemishes) and within (inclusions) the stone.

If you think about the incredible amount of pressure it takes to create a diamond and the fact that natural diamonds are not grown in a sterile laboratory, it's no surprise that **most** diamonds have flaws.

Basically there are two types of flaws: inclusions and blemishes. Inclusions refer to internal flaws and blemishes refer to surface flaws. However, in the diamond grades listed below, you'll note that none of the grades include the term "blemish" -- for the purposes of grading diamonds, **all** flaws are called "inclusions."

Inclusions include flaws such as air bubbles, cracks, and non-diamond minerals found in the diamond. Blemishes include scratches, pits, and chips. Some blemishes

occur during the cutting processes (most often at the girdle). Diamonds with no or few inclusions and blemishes are more highly valued than those with less clarity because they are rarer.

How are diamonds graded for clarity?

Diamonds are graded for clarity under 10x loupe magnification. Grades range from Flawless (diamonds which are completely free of blemishes and inclusions), to Included 3 (diamonds which possess large, heavy blemishes and inclusions that are visible to the naked eye).

- **F**
Flawless: No internal or external flaws. Extremely rare.
- **IF**
Internally Flawless: no internal flaws, but some surface flaws. Very rare.
- **VVS1-VVS2**
Very Very Slightly Included (two grades). Minute inclusions very difficult to detect under 10x magnification by a trained gemologist.
- **VS1-VS2**
Very Slightly Included (two grades). Minute inclusions seen only with difficulty under 10x magnification.
- **SI1-SI2**
Slightly Included (two grades). Minute inclusions more easily detected under 10x magnification.

 **REMEMBER:** For grades **F** through **SI**, a diamond's clarity grade has an impact on the diamond's **value**, not on the **unmagnified** diamond's appearance.

- **I1-I2-I3**
Included (three grades). Inclusions visible under 10x magnification AS WELL AS to the human eye. We do not recommend buying diamonds in any of these grades.



While the presence of these clarity characteristics (inclusions and blemishes) do lower the clarity grade of a diamond, they can also be viewed as proof of a diamond's identity. GIA certificates include what is known as a "plot" of a diamond's inclusions -- think of it as a "diamond fingerprint." Since no two diamonds are exactly the same, comparing the uniqueness of your diamond's clarity characteristics with the plot provided on the diamond certificate offers assurance that the diamond you pay for is the same diamond you receive.

Which Clarity Grade Should I Choose?

While Flawless diamonds are the rarest, a diamond does not have to be flawless to be stunning.

In fact, until you drop to the "I" grade, a diamond's clarity grade has an impact on the diamond's **value**, not on the **unmagnified** diamond's appearance.

Diamonds with VVS and VS grades are **excellent** choices for both value and appearance.

More affordable (and still a great choice) are those diamonds which gemologists call "eye-clean" - diamonds with no inclusions visible to the naked eye. These diamonds are SI1 and SI2 and unless the recipient carries a 10X loupe (a strong jewelry magnifying glass), she won't see the inclusions.

As to I1-I3? Maybe when there's a diamond grade that's defined as "you can see the flaws just by looking at the diamond," nothing more needs to be said.

Okay, to be "fair" to I1-I3 -- not **everyone** notices visible flaws in a diamond. And not all "visible" flaws are "equally" visible -- think about the difference between dripping mustard on a starched white dress shirt and dripping mustard on a brightly-colored Hawaiian shirt (not that we think you have a lot of mustard dripping experience). Obviously, one shows up a lot more than the other -- visible diamond flaws are like that.

But if you choose to buy an I1-I3 diamond, know that some people will look at it and immediately see the flaws -- and not just experienced jewelers.

Diamond Color

When jewelers speak of a diamond's color, they are usually referring to the presence or absence of color in white diamonds. Color is a result of the composition of the diamond, and it never changes over time.

Because a colorless diamond, like a clear window, allows more light to pass through it than a colored diamond, colorless diamonds emit more sparkle and fire. The formation process of a diamond ensures that only a few, rare diamonds are truly colorless. Thus the whiter a diamond's color, the greater its value.

 Diamonds graded G through I show virtually no color that is visible to the untrained eye.

[NOTE: Fancy color diamonds do not follow this rule. These diamonds, which are very rare and very expensive, can be any color from blue to green to bright yellow. They are actually more valuable for their color.]

To grade 'whiteness' or colorlessness, most jewelers refer to GIA's professional color scale that begins with the highest rating of D for colorless, and travels down the alphabet to grade stones with traces of very faint or light yellowish or brownish color. The color scale continues all the way to Z.



Which Color Grade Should I Choose?

Diamonds graded D through F are naturally the most valuable and desirable because of their rarity. Such diamonds are a treat for the eyes of anyone. But you can still obtain very attractive diamonds that are graded slightly less than colorless. **And**

diamonds graded G through I show virtually no color that is visible to the untrained eye.

 If your setting is **white gold or platinum**, you may wish to opt for a higher color grade than if the setting is yellow gold.

And while a very, very faint hint of yellow will be apparent in diamonds graded J through M, this color can often be minimized by carefully selecting the right jewelry in which to mount your diamond. Keep in mind that, while most people strive to buy the most colorless diamond they can afford, there are many people who actually prefer the warmer glow of lower-color diamonds.

What is Fluorescence?

Fluorescence is an effect that is seen in some gem-quality diamonds when they are exposed to long-wave ultraviolet light (such as the lighting frequently seen in dance clubs). Under most lighting conditions, this fluorescence is not detectable to the eye. While most gemologists prefer diamonds without this effect, some people enjoy it. It's really just a matter of aesthetics.

Carat Weight

A carat is a unit of measurement, it's the unit used to weigh a diamond. One carat is equal to 200 milligrams, or 0.2 grams.

 Size **does** matter. It is **not**, however, a measure of your love.

 Keep in mind that differences in size **are** clearly visible... even to the untrained eye.

The word "carat" is taken from the carob seeds that people once used in ancient times to balance scales. So uniform in shape and weight are these little seeds that even today's sophisticated instruments cannot detect more than three one-thousandths of a difference between them.

[NOTE: Don't confuse "carat weight" with "karat," the method of determining the purity of gold.]

The process that forms a diamond happens only in very rare circumstances, and typically the natural materials required are found only in small amounts. That means that larger diamonds are uncovered less often than smaller ones. Thus, large diamonds are rare and have a greater value per carat. For that reason, the price of a diamond rises exponentially to its size.

What Size Diamond Should I Buy?

- First, determine your budget. One general rule of thumb when buying a diamond engagement ring is "two months salary." This is just a guideline, it's not carved in stone and your first consideration should be what you can comfortably afford -- not what the diamond industry or a jeweler tells you (they are not unbiased in this matter).
- Deciding on carat size is really about striking a balance between size and quality. If she prefers larger jewelry items, and you are working within a budget, you can still find a larger diamond of excellent quality gem by selecting one which is graded slightly lower in terms of color and clarity.

- Remember that slender fingers make small diamonds look bigger. If she has small fingers, a 1-carat diamond will look proportionately large -- and an even larger stone may appear stunningly big!
- Think about what sort of setting will hold the diamond. You'll have to be sure that the setting you choose is made to fit the carat weight of your diamond.

Diamond Shapes

The classic diamond is, to most people, a round gem of sparkling white brilliance with a kaleidoscope of dazzling facets to entice the eye.

Yes and no. Diamonds are natural crystals of varying size and shape formed in the earth over millions of years. The traditional round brilliant diamond, though the most popular diamond shape of all, is hardly the whole story.

By the diamond cutter's art these crystals are carved into gems of spectacular and whimsical beauty. A cutter's skill will produce a diamond of the greatest size with the fewest flaws and the most brilliance.

Round Brilliant Diamonds

This shape has set the standard for all other diamond shapes, and accounts for more than 75% of diamonds sold today. Its 58-facet cut, divided among its crown (top), girdle (widest part) and pavilion (base), is calibrated through a precise formula to achieve the maximum in fire and brilliance.



Oval Diamonds

An even, perfectly symmetrical design popular among women with small hands or short fingers. Its elongated shape gives a flattering illusion of length to the hand.



Marquise Diamonds

An elongated shape with pointed ends inspired by the fetching smile of the Marquise de Pompadour and commissioned by the Sun King, France's Louis XIV, who wanted a diamond to match it. It is gorgeous when used as a solitaire or when enhanced by smaller diamonds.



Pear Shaped Diamonds

A hybrid cut, combining the best of the oval and the marquise, it is shaped most like a sparkling teardrop. It also belongs to that category of diamond whose design most complements a hand with small or average-length fingers. It is particularly beautiful for pendants or earrings.



Heart Shaped Diamonds

This ultimate symbol of romance is essentially a pear-shaped diamond with a cleft at the top. The skill of the cutter determines the beauty of the cut. Look for a stone with an even shape and a well-defined outline.



Emerald Cut Diamond

This is a rectangular shape with cut corners. It is known as a step cut because its concentric broad, flat planes resemble stair steps. Since inclusions and inferior color are more pronounced in this particular cut, take pains to select a stone of superior clarity and color. More about the [Emerald Cut Diamond](#)



Princess Cut Diamond

This is a square or rectangular cut with numerous sparkling facets. It is a



relatively new cut and often finds its way into solitaire engagement rings. Flattering to a hand with long fingers, it is often embellished with triangular stones at its sides. Because of its design, this cut requires more weight to be directed toward the diamond's depth in order to maximize brilliance. Depth percentages of 70% to 78% are not uncommon. More about the [Princess Cut Diamond](#)

Trilliant Diamonds

This is a spectacular wedge of brittle fire. First developed in Amsterdam, the exact design can vary depending on a particular diamond's natural characteristics and the cutter's personal preferences. It may be a traditional triangular shape with pointed corners or a more rounded triangular shape with 25 facets on the crown, 19 facets on the pavilion, and a polished girdle. It is definitely for the adventurous.



Radiant Diamonds

This square or rectangular cut combines the elegance of the emerald shape diamond with the brilliance of the round, and its 70 facets maximize the effect of its color refraction. Because of its design, this cut requires more weight to be directed toward the diamond's depth in order to maximize brilliance. Depth percentages of 70% to 78% are not uncommon.



Cushion Cut Diamond

An antique style of cut that looks like a cross between an Old Mine Cut (a deep cut with large facets that was common in the late 19th and the early 20th centuries) and a modern oval cut.



Asscher Cut Diamond Shape

The "[Asscher cut diamond](#)" was developed in 1902 by the Asscher Brothers of Holland. It is a stepped square cut, often called the "square emerald cut" and like an [emerald cut](#), the Asscher has cropped corners.



Until recently, very few stores carried Asscher cut diamonds. But the Asscher cut has rapidly gained popularity as it was featured on the television show "*Sex & and the City*" and stars such as Kate Hudson have received Asscher-cuts as engagement rings. Due to the increased popularity, more and more stores are carrying this fashionable cut -- however, the range of diamonds tends to be smaller than for other more common cuts.

Diamond Ring Settings

Whether you're choosing a diamond solitaire, a ring with a number of stones, or an open-work lattice ring in which the diamonds flow along the lines of the setting, the way the stones are held in the setting is an integral part of its design.

Each setting technique creates a look that is part of the overall style of the ring. You may like one ring rather than another simply because of the setting technique used.

Prong Settings

A prong setting is the one most often used to hold a solitaire. A prong setting puts the emphasis on the diamond and not the metal supporting it. The purpose of any setting is to hold the



diamonds securely in the mounting and at the same time allow light to enter the diamonds for maximum brilliance.

This is obviously a delicate balancing act. The more metal used to hold the diamonds, the more secure they are; the less metal used, the greater the chance for the diamond to reflect light.

Very thin wires of gold or platinum (the prongs) are used to hold the diamond securely in place. The diamond may be raised high up above the shank, to give it a larger, more important appearance, with only a suggestion of metal showing.

In such a setting, the prongs are attached to the central setting of a ring, known as the head or basket. Each prong extends upward and outward from the head, arching over the diamond to form a secure grip.

The ideal prong tapers to a rounded point. The prongs should be placed at the key points of the diamond, typically at four corners or at four, five or six points evenly spaced around the stone -- this diamond setting offers security without interfering with the stone's brilliance.

The prong setting can also be found in a few variations. One such variation, called the **V-prong setting**, functions on the same basic concept, but it uses prongs which, when viewed from above, appear to be curved into a V-shape. The right angle of the wire is cut to allow the corner of the gem to rest and be held by the wire.



V-prongs are generally used for diamond shapes with points -- such as the corners of the square **Princess Cut** or the tip of the **pear shaped diamond**. The v-prong provides additional protection to the points which are often thin, fragile, and subject to chipping if left exposed.

Another variation on the prong setting is called the **common prong**. Here, the metal wire is grooved at the top, and is used to hold two gemstones by their side (girdle). This technique is used to give a close side-by-side gemstone relationship without the metallic interference of too many prongs.



Bezel Setting

A bezel setting is a collar of precious metal that wraps around the diamond.

The bezel is attached to the top of the ring and stands up above it, adding height and another dimension to the setting. Although solid bezels have a very traditional look, the bezel may be 'split' into two sections, arcing around just part of the diamond. This is called a half bezel.



This simple change suddenly opens up the setting and gives it a totally modern look. The technique may also be used on a fancy cut diamond -- with an arc of precious metal around the wide curve of a pear shape and another, V-shaped section of precious metal embracing the narrow end.

Channel Setting

Channel setting is also used to set round diamonds. Channel setting offers a sleek, elegant appearance, though the end result is a very different look.



Setting round diamonds into channels leaves small spaces closest to the metal bars of the channel. By choosing round diamonds, the designer creates a clean line of stones, yet one with greater brilliance than is possible with baguettes. This also offers a less restrained look, and may be more suitable when a ring has a round center stone.

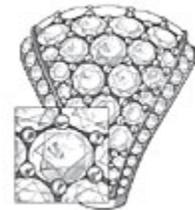
Channel setting is also used when there is no center stone at all. The placement of baguettes around an entire band is a beautiful choice for a wedding band, one that goes well with a matching ring set with a diamond solitaire.

Channel setting protects the diamonds extremely well. None of the edges are exposed, and so they are not subject to hard knocks or general wear and tear.

A variation of the channel set is called the bar channel. Here, the metal plates rise to top level of the stone, and so are visible between the stones. This gives a slightly different visual effect, and can be very striking if the contrast between the metal and the stone is significant.

Pavé Setting

When the surface of a ring appears to be covered with tiny diamonds, the technique is called Pavé which means paved. It's an apt name because the surface looks a bit like a very pretty street paved with cobblestones.



Tiny diamonds are placed in small holes that have been drilled out of the ring shank. On a band that does not taper across the top, each diamond should be exactly the same size. The diamonds are placed in rows, but in such a way that they fill as much of the space of the surface as is possible without actual touching. The more precisely cut the diamonds, the better the final appearance of the ring.

Each tiny diamond, weighing just a few points, is fully cut with 58 facets. Though small in size, each stone contributes to the overall, shimmering look of the design. After it is positioned in its hole, tiny bits of metal from the surface of the shank are pushed over the edge of the diamond, forming tiny beads to hold the stone in place.

Pavé is a demanding technique that is most successfully accomplished in the hands of a patient and extremely talented jeweller.

The cost of a Pavé-set diamond ring is in the hand setting of the diamonds; as such, it is often much more a determinant of price than the cost of the diamonds and the gold. To evaluate a ring that is Pavé set, look at the overall design. Are the diamonds laid out in such a way that the entire surface of the ring looks like a glittering carpet of gems? That's the sign of a well-designed and well-made ring.

If a section of the ring is Pavé-set, with certain areas tapering to a point, the diamonds should diminish in size as the Pavé area narrows. This requires the most precise selection of diamonds.

All of these elements add to the time needed to make a ring, and -- as the saying goes -- time is money. The value of a Pavé-set ring is not as obvious as one set with a major solitaire; but when you appreciate the work needed to produce one, you'll also appreciate a fair price when you see it.

Bead Setting

The same beading technique may be used on a ring in which the diamonds are spaced slightly apart. In this instance the gold work is much more of a statement and a design element.

These beads, larger and more prominent, may be engraved or decorated. The diamonds may also be slightly larger in size. By varying the size of the stones and the size of the beadwork, the designer creates a totally different look.



Consider the impact you want your ring to make. Are you looking for the dazzling glitter of tightly set Pavé -- or the more decorative look of bead-set, larger diamonds? Both are beautiful, and the choice is yours.

Cluster Setting

The cluster setting is another variation on the theme of choosing a ring with a number of smaller diamonds. There are cluster rings with the stones arranged in the form of a stylized flower, or those done as an abstract arrangement of stones.

Cluster rings are usually multi-level, with considerable height above the hand. The arrangement of stones can be quite open and airy looking, or it may be more tightly arranged. The choice is a matter of taste, but the shape of the finger can also play a role in making that choice.

Remember that the openwork design lengthens the look of the finger and the hand, while the more closed design draws the eye toward the hand.

Flush Setting

The flush setting is one of the subtlest diamond-setting techniques. Stones are sunk into the mounting until they are nearly level or flush with the surface. Only the table of the stone and a bit of the upper pavilion facets show.



This technique seems to go against everything we know about diamonds in relation to light, but it's become quite a popular setting. It's a very subtle look, and one that appeals to the woman who likes the idea of tiny, glittering bits of light twinkling like stars in the sky.

The flush setting is also used for larger stones, offering great protection and a modern look.

Ballerina Setting

One of the classic multi-stone ring designs, the ballerina, derives its beauty from the placement of tapered baguettes which flow around a center stone to form a 'tutu', that short flared skirt worn by ballet dancers. There are ballerina rings in which baguettes are set in an undulating curve that literally emulates the tutu skirt of a dancer.



Diamond Prices Comparison Chart

This Diamond Prices Comparison chart demonstrates some of the differences in prices based on the [Four Cs of diamonds](#) that typical retail jewelry stores use. While based on "real" diamond prices, this chart is for demonstration purposes only and is not intended to guarantee prices from any diamond selling source. Action Pawn prices are generally 25-50% off of these prices. Certification is sometimes offered, and always available for a small fee.

All prices and grades were gathered from searching various online "diamond databases" and all diamonds represented here carried an [AGS](#) or [GIA](#) certification.

Carat	Color	Clarity	Cut	Shape	Price
.30	I	VVS1	Very Good	Round	\$511.00
.30	E	VS2	Ideal	Round	\$781.00
.30	D	VS2	Ideal	Round	\$839.00
.30	F	VVS1	Ideal	Round	\$971.00
.30	E	VVS1	Ideal	Round	\$1,130.00
Carat	Color	Clarity	Cut	Shape	Price
.50	E	S12	Ideal	Round	\$1,263.00
.50	D	S11	Ideal	Round	\$1,604.00
.50	E	VS2	Ideal	Round	\$1,844.00
.50	G	VVS2	Ideal	Round	\$2,026.00
.50	E	VVS2	Ideal	Round	\$2,714.00
Carat	Color	Clarity	Cut	Shape	Price
1.00	H	VS1	Ideal	Round	\$5,899.00
1.00	H	VVS2	Ideal	Round	\$6,445.00
1.01	G	VS2	Ideal	Round	\$6,892.00
1.01	G	VS1	Ideal	Round	\$7,308.00
1.01	D	IF	Ideal	Round	\$17,716.00
Carat	Color	Clarity	Cut	Shape	Price
2.00	K	S12	Very Good	Round	\$8,620.00
2.00	K	VS2	Very Good	Round	\$10,264.00
2.00	I	S11	Premium	Round	\$11,751.00
2.00	E	S12	Very Good	Round	\$16,092.00
2.00	E	VS1	Very Good	Round	\$27,080.00

Precious Metals Guide

Gold

Gold Quality

Gold's purity is measured in karats. The term "karat" harks back to the ancient bazaars where "carob" beans were used to weigh precious metals. 24 karat is pure gold, but its purity means it is more expensive and less durable than gold that is alloyed with other metals. Different alloys are used in jewelry for greater strength, durability and color range.

The karatage of the jewelry will tell you what percentage of gold it contains: 24 karat is 100 percent, 18 karat is 75 percent, and 14 karat is 58 percent gold. When comparing gold jewelry, the higher the number of karats, the greater the value.

Europeans have long embraced 18-karat gold as their metal of choice, and with good reason. Its rich yellow color, luxurious look and feel have an extraordinarily sensual appeal; many European women treat 18-karat gold like a second skin, even wearing it to the beach!

Today, women in the U.S. and around the globe are "trading up" and treating themselves to the beauty and opulence of 18-karat gold.

Karat Marks

When buying gold jewelry, always look for the karat mark. All other things being equal, the higher the karat, the more expensive the piece. In the United States, 14-karat gold, or 583 parts pure gold, is the most common degree of fineness. Nothing less than 10 karats can legally be marked or sold as gold jewelry in the U.S. However, lower karatages, such as 8-karat gold and 9-karat gold, are popular in other countries.

18-karat gold is 18/24ths, or three-quarters pure gold, and jewelry of this fineness is marked 18k or 750, the European designation meaning 75% gold.

Always look for the karat mark or "k" that appears on the back of the piece. By U.S. law, if a karat mark appears you should also see the manufacturer's trademark to assure you that the karat marking is accurate. The country of origin should also appear.

In addition to the karat mark, every piece of gold jewelry should be stamped with a hallmark or trademark of its maker, and sometimes its country of origin. These designations assure you that you are buying genuine karat gold jewelry. Heavier pieces contain more gold.

Gold Types

Gold Filled, also called Gold Overlay, refers to a layer of at least 10-karat gold that has been permanently bonded by heat and pressure to one or more surfaces of the support metal, then rolled or drawn to a prescribed thickness. The karat gold must be at least 1/ 10 of the total weight.

Gold Plate means that a layer of plating of 10-karat gold or better has been bonded to a base metal. The karat gold content may be less than 1/20, but it must be properly identified by weight in terms of total metal content.

Gold Leaf is just gold plating that's been pounded and applied by hand.

Gold Colors

Yellow gold is alloyed with silver and copper. It is the most frequently used type of gold there is. Malleable, ductile, and generally non-corrosive, it has a high melting point and is not susceptible to compression.



White gold is alloyed with a large percentage of silver, or a selection of other white metals. The percentage of gold naturally varies, according to the amount of other metal used. White gold is highly reflective and not subject to tarnish. The ancient term for it was Electrum. Its use predates that of Palladium and Platinum.



Rose gold is alloyed with copper, and perhaps silver. The proportions are about one part of copper to three parts of 24-karat gold.



Gold Pricing

Gold pricing is based on a number of factors, including karatage, gram weight, design and craftsmanship. The karatage and gram weight tell you how much gold is in a piece, but don't rely on these alone to determine price. Remember, a price based solely on gram weight does not reflect the work that has gone into the piece.

Other important factors to consider are the jewelry's construction and design. The techniques of construction can make a piece more durable and flexible for added comfort. A well-made piece in a classic design will give you years of wear and enjoyment and, if cared for properly, will last a lifetime. Unique design, intricate details, gemstones or a special clasp may add to the price.

Gold jewelry is mainly produced by machine. Any additional hand finishing or textural interest raises the cost. Similar looking pieces may have vastly different price tags. This is because different pieces may have specific characteristics that make them unique. So look carefully to notice any differences and similarities. Often, it's these small details that give you pleasure through the years that you enjoy a piece of jewelry, and ensure that your children will also enjoy it.

Gold Care

Gold is durable, sturdy, dependable, and makes an ideal setting for your precious diamond jewelry. However, to get a lifetime of enjoyment from your jewelry, be sure to keep it clean and safe.

Do not wear jewelry during rough work or when handling harsh chemicals.

Store it in a fabric-lined box away from other pieces to preserve it from getting scratched.

Finally, check the diamond settings periodically for any damage to the gold prongs or bezels. If you see a loose prong, or if the setting looks out of line, bring it to a professional jeweler for repair at once.

Platinum

Platinum History

Platinum, like gold, has a long and distinguished history. Its use began in antiquity and it has undergone a resurgence in popularity over the last 200 years. Platinum was held in high esteem during early Egyptian times. Native people in South and Central America worked it as early as 100 B.C.

Spanish conquistadors discovered platinum artifacts among the gold they were seeking when they came to the new world. They named the curious metal "platina," or "little silver." They also considered it worthless, and discarded it. Platinum didn't reach Europe until the 18th century, but then it caught on in a big way. King Louis XVI elevated it by terming it "the metal of kings."

For centuries, the only large amounts of platinum outside of South America were found in Russian mines. Nowadays, platinum is far more valuable than gold. Platinum's initial uses were probably limited by its hardness and its very high melting point. The early forging and casting techniques made it quite a difficult metal to work with.

During the latter part of the 19th century, and the first half of the 20th, platinum was the premier metal for all-important jewelry. Platinum dominated the world of jewelry design during the Edwardian era, and the Art Deco period well into the 1930s. It all came to an abrupt end in World War II, when platinum was declared a strategic metal and its use banned for all non-military purposes.

Platinum Beauty

The appeal of platinum is in its appearance. Its white luster is unique. It is also the strongest precious metal used in jewelry, and is almost twice as heavy as 14-karat gold. This weight is one of platinum's strongest selling points, because it gives "heft" to fine jewelry, which people naturally equate with value.

In recent years platinum has rapidly grown in popularity. It's become the new choice for many diamond engagement rings because its luster brings out the brilliance of diamonds far better than gold.

Many fashion consultants agree that platinum (and white gold) is more compatible with fairer skin tones. The Japanese seem to be listening -- almost 85% of platinum jewelry produced every year is purchased by Japanese consumers

Platinum Origins

Despite its growing popularity, platinum remains one of the world's rare metals. The annual worldwide production of platinum amounts to some 160 tons, compared to about 1,500 tons of gold. It can be found in just a handful of regions of the world. The mining and refining processes are both arduous and time-consuming. For example, in order to extract a single ounce of platinum, about 10 tons of ore need to be mined. After that, the refining process takes a full five months.

Platinum in jewelry is actually an alloyed group of six heavy metals, including platinum, palladium, rhodium, ruthenium, iridium and osmium. These other metals are so similar to platinum in weight and chemistry that most were not even distinguished from each other until early in the nineteenth century.

Today, it is often alloyed with copper and titanium. It's the only precious metal used in fine jewelry that is 90% to 95% pure, largely hypoallergenic, and tarnish-resistant. Look for platinum jewelry marked 900Pt, 950 Plat, or Plat.

Platinum Care

One final word about precious metals: Like gold, platinum is durable, sturdy and dependable, making it an ideal setting for your precious diamond jewelry. However, to get a lifetime of enjoyment from your jewelry, be sure to keep it clean and safe.

Do not wear platinum jewelry during rough work or when handling harsh chemicals.

Store it in a fabric-lined box away from other pieces so it does not get scratched.

Finally, check any diamond settings periodically for possible damage to prongs or bezels. If you see a loose prong, or if the setting looks out of line, immediately bring it to our professional for repair.

Silver

Silver History

Silver is one of the first metals to be used by humans. It may have been the first metal smelted from ore. The art of silver working dates back to the ancient Byzantine, Phoenician and Egyptian empires, where silver was forged into domestic utensils, jewelry, buttons, weapons, horse trappings, boxes, and other articles.

Unfortunately, silver's high utility meant that items were often melted down and re-forged into new items. Consequently, much ancient and early European silverwork has been lost forever. The silver tradition was carried over to colonial America, where it co-existed with the centuries-old hand-hammered craft traditions of the North and South American natives.

The mines in Mexico and Peru are still the highest-producing ones in the world, and the methods of silver jewelry making among native peoples remains largely unchanged today. The niche of silver making in Western society has been a bit more dynamic. Silver's value as a jewelry and utensil metal made it an early target for ambitious miners, and the discovery of the Comstock Lode in Nevada in 1859 created a silver rush that rivaled the Gold Rush.

In recent years, silver has lost much of its value as a reserve metal and a traded commodity. However, its low price often means it acts as a leading metal in jewelry fashion - allowing silver craftsmen freedom to experiment with new and innovative designs, which are later duplicated in more expensive gold and platinum, once the "style" is safely established.

Silver is popular among younger people attempting a less-formal look in their accessorizing, and among those who simply find gold and platinum too old-world and ostentatious.

Silver Finish

Silver is also the brightest reflector of any metal (except for liquid mercury) and can be polished to a high sheen that even platinum can't achieve. In fact, the chemical symbol for silver, Ag, is derived from the Latin, argentum, meaning "white and shining."

The finish on silver can be high polished, matte or brushed (rubbed with an abrasive), satin (a smoother matte), sandblasted (rough matte), oxidized (chemically blackened), or antiqued (chemically "aged"). Silver is said to have a "patina," a worn- looking finish that is achieved through frequent use and handling, and is particular to the wearer's skin chemistry.

Silver Purity

In its pure form silver is almost as soft as gold, and therefore is usually alloyed with copper for strength. Karatage is not marked because, legally, anything called "silver" or "sterling silver" is 92.5% pure.

Sometimes silver from south of the border is designated "Mexican silver," which runs anywhere from 90% to 99% pure. Purity is really not something to worry about with silver.

Alloys

Fine Silver in its natural state, 999/1000 pure, is too soft an element for practical jewelry. To make it workable, an alloy such as copper is added. Here are the main silver alloys:

Sterling Silver: A mixture of 92.5 % pure silver (925 parts) and 7.5 % metal alloy.

Silver Plating: Also known as silver plated or silver coated. A base metal, usually nickel silver or brass, is coated with a layer of pure silver by a process called electroplating.

Vermeil: Sterling silver electroplated with at least 100 millionths of an inch of karat gold

German Silver or Nickel Silver: A silver-white alloy consisting of copper, zinc and nickel.

Coin Silver: 90% (900 parts) pure silver and 10% (100 parts) metal alloy. A process of melting down coins done in the 19th century, and mostly discarded today.

Buying Silver Jewelry

Silver is the queen of metals: gleaming and elegant, cool to the eye, sensuous to the touch. Silver jewelry is a classic gift that remains close to a woman's heart. More than merely decorative, it often carries with it the appeal of a tender sentiment or a lovely memory. And it possesses a sophistication that every woman understands.

However, in selecting silver jewelry for herself, a woman should not forget that men place a high value on silver themselves. For that special man the perfect gift in silver might be a handsome pair of sterling silver cuff links, a tie bar, an I.D. bracelet, or even a signet ring. For a man, silver is a gift of distinction.

Make sure there are no visible blemishes or imperfections on the piece. Check to make certain that fasteners, clasps and catches work properly and are secure. Check pin backs and earring posts for strength and durability. Lay silver chains flat to make certain their links don't kink or bend.

Silver Care

Acquiring fine silver is one thing. Keeping it bright and beautiful is another. However, there's no mystery to caring for your fine silver jewelry. Just follow these tips:

Store your silver in a cool, dry place that is preferably airtight, to avoid oxidation. Avoid direct overexposure to artificial light or sunlight for long periods. Don't store directly on wood, which often contains acids that can affect silver's surface.

Store items in a tarnish-proof cloth, or in drawers with tarnish-resistant strips. Store each item individually, either in its own soft pouch or in a separate compartment of your jewelry box. Do not store silver loose in drawers; scratches will occur if you toss your jewelry into a compartment or allow pieces to rub against each other.

If a piece of silver jewelry becomes tarnished, use a paste, liquid polish or a treated polishing cloth to restore its original luster. Never put rubber bands or plastic directly against the surface of your silver.

Chain Types

