Here are a few basic facts about diamonds that may help you as you shop for your stone:

There are Four C's to consider when looking at a diamond: CLARITY, **COLOR, CUT, CARAT WEIGHT** 



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### A note on CUT:

Almost all certified stones will be CUT with the correct dimensions, symmetry etc., so rarely is CUT a consideration unless a diamond is cut extremely deep or shallow. Most reputable jewelers avoid such diamonds.

# A note on CARAT WEIGHT and SIZE:

The price and value of a diamond is obviously determined by how big it is, so SIZE is a factor in price. However, supply and demand come in to play a bit here. Most consumers like "round" numbers. Therefore, stones that are close to, or weigh exactly a carat (100 points = 1 carat; 50 points = 1/2 carat; 25 points = 1/4 carat etc.) are in higher demand. It is often possible to save some money by considering a stone that is just out of the popular range of sizes. For example, a 90-93 point diamond can cost several hundred dollars less than a 95-100 point diamond, even though the size difference to the naked eye is negligible - a matter of millimeters in diameter difference.

#### A note on COLOR:

The color of the diamond is basically how "white" a diamond shines. The term "colorless" refers to the high end of the color chart, which is simply organized alphabetically, starting with the letter D. So a D color is the "whitest" or most "colorless" on the chart. The difference between a D or an E or an F is almost indiscernible to most people; all three are bright white stones. Next on the color chart are G. H. and I colored stones. These are considered "near-colorless" stones. What this means is that they are not quite as white as the DEF stones at the high end of the chart. However, these stones are much more affordable than DEF stones and thus a large majority of the stones I have sold are in the GHI range. The next groups of stones are J and K color. At this point in the color spectrum most people can begin to see a faint hue of yellow in the diamond. J color is less noticeable than K or even L color, which definitely show color.

GIA	D	E	F	G	н	ı	J	K	L	М	N	0	P	Q	R	s	т	U	٧	w	х	Υ	z
color grading scale	co	lorle	55	nea	ar co	lorle	255	fair	nt ye	llow	V	ery l	ight y	yellov	N		ligh	t yel	low t	o stro	ong y	ellov	v

## A note on J color stones (they can be a bargain):

A J color diamond can be a real bargain if set in a yellow gold mounting. The hint of color in a J diamond is only faint and can be noticed most clearly when placed beside a diamond of lets say D, E, or F color. Since most people wearing a diamond are not showing it on their hand next to another diamond, a J color diamond by itself can be a very beautiful stone. And since the pricing of a J-color stone is much more affordable, if you are looking to set the stone in a yellow-gold mounting, the color of the J stone is practically negated by the shine and tone of the yellow gold it is set in. Setting a J-color stone in a white gold or platinum mounting makes the faint yellow color of the diamond more noticeable.

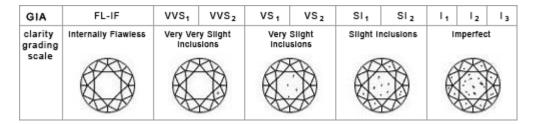
## A note on CLARITY:

When a laboratory such as the GIA (Gemological Institute of America) grades a stone for certification, they are doing so by viewing the stone through 10X power magnification. In other words, although imperfections in CLARITY may be visible through the microscope, that doesn't necessarily mean they are visible with the naked eye.

The clarity of a diamond basically refers to how "clean" the diamond is from natural "imperfections" which occur in the natural process of the diamond's formation in the earth. Diamonds are formed from carbon and pressure. As the diamond is formed, there are natural "inclusions" which occur in the process. The fewer of these "inclusions" there are, the more valuable a diamond is. In other words, the more light that can shine on and throughout the diamond and its facets, the more brilliance, shine and fire the diamond will have. The natural inclusions get in the way of the light shining in and lessen the diamond's brilliance.

There are basically two kinds of "flaws" or "imperfections" in a diamond: carbon and natural inclusions. Carbon is black in color and many diamonds still have this unformed carbon in them. Under magnification, these imperfections look like buckshot or specks of black pepper. They are unsightly; I avoid selling diamonds with carbon in them. On larger diamonds, this carbon can be visible to the naked eye. I suggest avoiding a diamond with carbon in it.

The other kinds of "imperfections" or "inclusions" take the form of what look like bubbles, clouds, or fissures (lines). Too many of these simply "cloud up" the clarity of the diamond and make it look "foggy."



The CLARITY scale begins with "Flawless." These diamonds are perfect, rare and ridiculously expensive. The scale then moves to "Very Very Slightly Included" with a "1" and a "2" differentiation. These stones are near-perfect and also very expensive, but readily available if you are willing to pay the price. Next is "VS1" and "VS2": "Very Slightly Included." These stones are also on the high end of the cost spectrum but getting close to more affordable, but expensive. If you looked at any of these diamonds with the naked eye, I would guess that you would not be able to see any noticeable flaw. These are very nice stones.

Next on the CLARITY scale is "Slightly Included 1" (SI 1) and "Slightly Included 2" (SI 2). The "imperfections" on these stones can be noticeable with the naked eye if they are present near the surface of the diamond or on the diamond's TABLE, which is the flat, clear window area on the center of the stone. On the other hand, some SI 1 and even a few SI 2 stones can have imperfections around the edges where the facets of the stones are, or near the bottom of the stone. In these stones, the imperfections can be "hidden" by the natural sparkle of the facets or even sometimes under a prong of the ring's setting. SI 2 stones tend to have more noticeable flaws, but often a very good value can be found in an SI 1 CLARITY diamond.

In summary, when looking at a diamond price is an obvious consideration. Since most people buying a stone are on some sort of budget or have a "max" price they are trying to stay under, here is what I tell my customers:

Once you decide on the size you want, price is determined by a combination of COLOR and CLARITY. To stay in an affordable mid-range of price (let's say for a 1 carat diamond the mid-range is \$4,500 - \$5,500 dollars) you can go with a high color diamond (DEF) and lower CLARITY (SI 1 of SI 2)) or a high CLARITY diamond (VS1 or VS2) and lower COLOR (J of K). If money is not object you can go high CLARITY and high COLOR or if money is tight you can settle for lower COLOR and lower CLARITY stone.