

The Ultimate Guide to Choosing  
the Perfect Engagement Ring

ROCK

*Her*

WORLD

Karl  
Schwantes



# How To Master The 4C's

Buying a beautiful diamond with an unlimited budget is easy; finding something just as stunning within your means can sometimes be a bit more challenging. While a lot of us might sometimes believe that we have champagne tastes with a beer budget, you can get an amazing diamond without breaking the bank. Learning how to pick the bargains just takes years of training, exposure to thousands of diamonds of different grades, and good relationships with overseas diamond cutters. But if you don't have the time to do this, don't worry! All you need to do is find a diamond expert who does have this kind of training and relationships. Balancing the four C's – cut, colour, clarity and carat weight – is all about deciding which of the four groups you want to allocate more of your funds to, to give you the greatest bang for your buck.

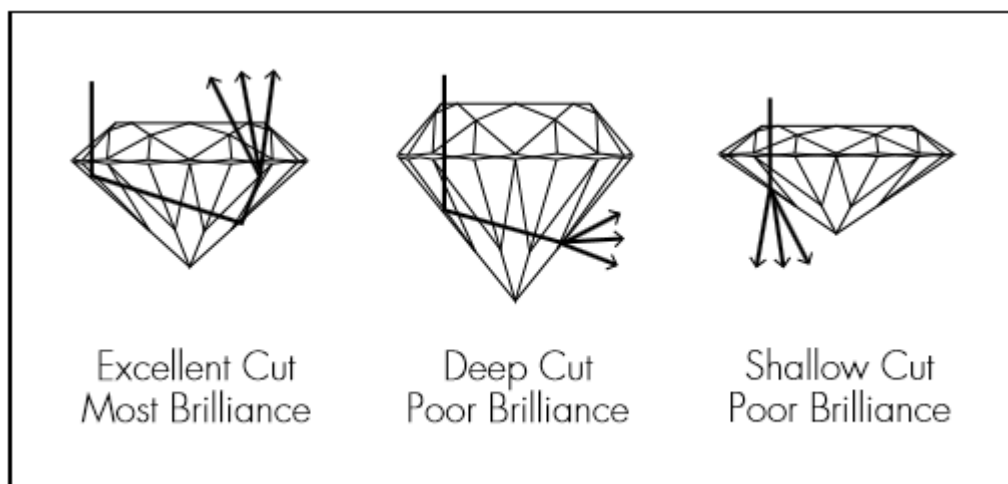
In the recent survey conducted by Intertrade Associates, 89 per cent of respondents indicated they were reliant, very reliant and extremely reliant on the advice given to them by the retailer, and 86 per cent agreed you need someone you can trust to help you select the right diamond ring. This is why it is absolutely essential to have the most qualified diamond expert you can find to help you find that perfect rock.

In Australia, we are a country of discerning diamond buyers, with most buyers choosing quality over size. Intertrade Associates' survey found that 86 per cent disagreed with the statement that they 'would prefer a showy engagement ring even if it is lower quality'.

So in this E-Book I will take you through the four C's, helping you work out how to balance qualities from each of the areas in the diamond you ultimately choose. While this chapter may not turn you into a qualified diamond expert, it will give you the information you need to recognise, and then talk with, a diamond expert when you find one.

## CUT GRADE

One of the biggest mistakes a lot of clients make is to mistake a diamond's cut for its shape rather than its cut performance or sparkle. When we talk about a diamond's cut grade, we are only talking about its ability to sparkle (see the following figure).



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A diamond's cut grade is one of the main things that distinguishes your diamond from a cubic zirconia and is the thing you should absolutely never compromise on. It is the only thing that we humans have any control over, and it is the twinkle you will see from across the room ... which is one of the things that ladies love the most. To be honest, if you are not interested in the sparkle of a diamond, you might as well save all your money and buy a costume jewellery ring. Because, with costume jewellery, all you get are white, big, clean stones that lose their sparkle after the first day. So how do you know if your diamond is cut perfectly? Your GIA or independent diamond certificate might say the diamond has an 'excellent' cut grade, but what does that really mean? Are all excellent cut grades the same? And are all excellent cut grades priced the same? The following sections take you through some of these issues.

## Are all excellent cut grades the same?

I apologise in advance, but it's time to get a bit technical here. The cut of a diamond is graded according to its percentages. For example, the top facet on a diamond is called a table facet. Diamonds with larger table facet percentages will look flat and lifeless, and I can honestly say they are diamonds I would never buy. A perfectly cut diamond will usually have a table percentage of 56 to 57 per cent. However, according to a lot of diamond grading laboratories, a diamond can have up to a 61 per cent table percentage, and still be eligible to receive an excellent cut grade. Only a diamond cut specialist will be able to help you translate what the diamond certificate parameters really mean, and how they interact with each other and affect the brilliance and performance of the diamond. If I told you a car had four wheels, a gear box and a steering wheel, would I have told you anything about the way the car drives? Diamonds are the same as cars in that way – so many minute characteristics all come together to produce the final performance. Get a few of them wrong, and you are going to end up with something that looks like the real deal, but doesn't perform like a well-oiled machine.

After all, just like the saying, 'Oils ain't oils'. My expert tip is to try to choose your diamond with a table percentage of close to 57 per cent, a pavilion angle of 40.7, and a crown angle of 34.5 degrees.

## Are all excellent cut grades priced the same?

Absolutely not. This can be one of the hardest things for the new diamond buyer to comprehend. If a diamond is graded as Excellent, then surely it must be a fantastic stone, right? Not always. When a diamond grading laboratory is grading your diamond, they are simply sorting it into specified groups, using certain parameters. So when it comes to the cut category, all the cut grade is really telling you is where your diamond sits in the cut spectrum. From all the diamonds I see today, I believe that around the top 40 per cent of stones that are graded receive an excellent cut grade. The question you need to ask yourself is where your diamond sits in that top 40 percentile. Did your diamond just scrape into the 40th percentile, or is it in the top 10 per cent, top 5 per cent or top 1 per cent? Believe me, there is a difference between the top 1 per cent and the top 40 per cent in performance and price. Diamonds that are in the top 1 per cent for cut grade are usually 10 to 15 per cent more expensive as they can return more of the light that enters in through the table back out through the top of the diamond. While a top 1 per cent diamond will be simply stunning to look at, if it's not possible with the budget you have, aim for the next best thing. Diamonds in the top 5 per cent are still going to perform much better than the diamonds that just scraped into the top 30 per cent for cut grade. My overall tip: make sure you know where in the cut spectrum your diamond falls.



# How To Master The 4C's

Does the shape matter when talking about cut? The great thing about having a perfectly cut diamond is that it doesn't really matter what shape you go for. If it is cut as well as it can be, it will still sparkle. So choose the shape that you love first, and then look to get the most perfectly cut diamond that you can.

## Is cut grade more important than the size?

Cut grade is so much more important than carat weight for many reasons. The biggest reason is that, if the stone is perfectly cut, it is going to have the diameter it should have. A perfectly cut 0.70ct (70 points or almost three quarters of a carat) will actually look bigger than a poorly cut diamond of the same weight. This is because some of the diameter has been lost to the depth in a poorly cut diamond. So putting a significant portion of your budget into cut quality will actually give you a diamond that not only performs better but also looks bigger.

A word of warning here, though: be wary of sales pitches that try to entice you to buy a diamond that 'looks bigger than it should'. These sorts of diamonds are shallow cut, and have not been cut to optimum proportions. They are not only cheaper but will also have poor brilliance, scintillation and dispersion compared to that of excellent cut grade diamonds. (See the section 'Brilliance, dispersion and scintillation' for more information on these aspects.)

Remember: when a diamond is cut to exact and perfect mathematical proportions, it will perform two to three shades of colour whiter to the naked eye than an averagely cut diamond.

## Is a 'very good' cut diamond any good?

These days, with the ever-widening parameters for what qualifies as an 'excellent' cut grade, more and more diamonds are being graded as excellent. So if you find a diamond that is graded as 'very good', surely you would have to ask yourself what went wrong. Unfortunately, these days a 'very good' cut grade diamond is bad, and a 'good' cut grade is terrible and should be avoided. It would be better to go for a slightly smaller, perfectly cut diamond, rather than sacrifice your cut grade.

## Does it matter where the diamond is cut?

Absolutely. If I took five diamond crystals of the same quality from around the world and gave them to the same diamond cutter, they would actually all end up looking the same. Likewise if I took five diamonds of the same quality from the same diamond mine and gave them to five different diamond cutters around the world, the stones could end up looking remarkably different. There are five main cutting centres in the world: Belgium, Russia, India, Israel and South Africa. In my experience, the best fancy cut diamonds come from Russia. You will pay a little more for them, but it is definitely worth it in the long run. Diamonds are not like a bottle of wine, they won't get better in 10 years' time. If you buy the best cut diamond you can now, it will always sparkle brilliantly. Even in 20 years when you come back to get the gold polished, the diamond will look like it did the day you first proposed.

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## How long does a diamond take to cut?

This is an interesting one. If you were to do nothing else but cut a diamond from start to finish, it could actually be done in around four days. In reality, however, diamonds are cut in a rotation cycle over a period of around three weeks. This is because it can sometimes take up to several hours just to cut just one facet into a diamond. So instead of sitting there and waiting for that one facet to finish, cutters move on to another diamond, sometimes cutting as many as 20 to 40 diamonds at a time.

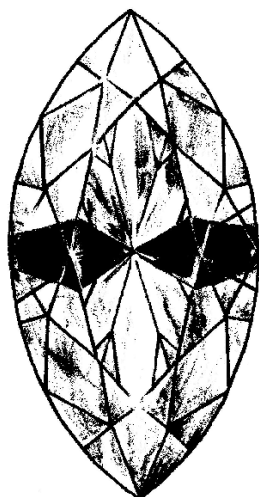
## Are 'fancy cut' diamonds more expensive?

Diamond shapes like the princess cut, oval, marquise, heart and emerald cuts are sometimes referred to as 'fancy cut' diamonds. While it might sound really expensive, this is really just another way of saying anything other than a round cut. Most fancy cut diamonds are actually cheaper than a round brilliant cut diamond. The main reason for this is that the cutters don't have to waste as much of the initial rough crystal during the polishing process. The whole basis of pricing a diamond comes back to its origins – that is, how and where it was sourced, its purity and, ultimately, the skill shown by the cutter in unlocking its beauty. This is why the life of a diamond cutter can be a very stressful one. One small slip up and you could ruin a perfectly good crystal, shaving thousands of dollars from it. Of all the fancy cut diamonds, the cushion cut diamonds are one of the most economical to cut and, therefore, usually one of the most reasonably priced.

## Fancy shapes

Fat or skinny or just right Almost all the fancy shapes, with the exception of the princess cut diamond, can vary greatly in their length and width. We generally refer to these as fat or skinny shaped diamonds. While some people will have a preference for one particular shape, an equal number of people may prefer one of the other shapes. For example, your fiancée might like the shape of a fat or full-shaped oval, whereas you might like the narrower stone. Both can be equally beautiful. My preference in ovals is a full shape, whereas in an emerald cut diamond, I like them to be a little longer than short or fat.

## Minimise the 'bow tie'



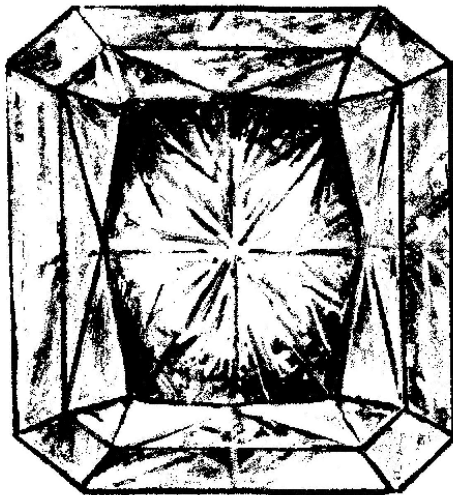
*Aim to  
minimize bow.*

# How To Master The 4C's

Three main stones show the 'bow tie' phenomenon: the pear shape, the marquise and the oval cut diamond. If you look down at a diamond with this characteristic, you will see an area in the middle of the stone running from one side to the other in a way that resembles a bow tie. This area of the stone typically doesn't sparkle as much as the ends of the stone. (See the following figure for an example of the 'bow tie' phenomenon.)

In a perfect world, you are trying to find a stone with as little a bow tie as possible. Now the reason I said 'as little as possible' is because it is impossible to have one of these stones without a bow tie. It is a necessary part of the cut. If, for whatever reason, you can't stand the bow tie, I suggest you start looking at another diamond shape. The trick when looking for one of these fancy shapes is to balance the shape you are after (fat or skinny) and minimise the bow tie.

Avoid the 'wishing well' This is something that is usually seen in radiant and cushion cut diamonds that have been cut larger than they should be. These 'spready' stones create a ring of reflection that appears in the centre of the stone – hence the name 'wishing well'. Try to avoid these stones, because they will not sparkle as well as a perfectly cut diamond. (See following figure for an example of a 'wishing well' or 'bad halo' effect.)



*Bad halo effect.*

## How can I tell if I have a perfectly cut fancy cut diamond?

This is one of the most challenging areas of diamond cut grading today. At the time of writing, no certificate on the market will give you an overall cut grade of excellent for a fancy cut diamond, like they can for a round brilliant cut diamond. The world-leading diamond grading laboratories are spending considerable time and resources to come up with a solution, but they are not there yet. The reason they are finding it exceptionally difficult is because the margin for variation is much smaller than with a round cut. With a fancy cut, each facet need only have the smallest deviation in the angle to create a completely different look.

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If they make the parameters too wide, almost everything would receive an excellent rating. Likewise making them too narrow would result in only a handful of diamonds making the benchmark. So the question is, if the world-leading authority on diamonds cannot define what an excellent cut grade in a fancy cut looks like, what hope does the average consumer have? The only answer is to go to a diamond specialist who has a passion for fancy cut diamonds. Someone who can break down the stone – not necessarily by numbers but by the visual effect and performance the diamond is displaying.

## Questions a diamond expert would ask themselves include:

- \* What is the proportion of light and dark facets like in the diamond?
- \* Are the facets all aligned to give an even distribution of sparkle?
- \* Is the shape pleasing?
- \* How is the diamond performing in different lights?
- \* Are there any dead spots in the stone?

## Diamond sparkle

Have you ever looked at a diamond and thought that there was a spot in the stone where the diamond just looked dull? This is what's known as a dead spot and was most likely due to light being lost out through one side of the diamond. A perfectly cut diamond should sparkle evenly from one side of the diamond to the other. Make sure that you don't get a diamond with dead spots. The effect is magnified when the diamond becomes dirty. If you are wanting the maximum sparkle to come from your diamond ring, a high performance cut diamond like the 'hearts and arrows' round brilliant cut diamond is a great place to start. Diamond sparkle and light leakage The nemesis of a diamond cutter is light leakage. Having light leak out through the back or side of a diamond will lead to reduced diamond scintillation. And it only takes one facet to be off by one-tenth of a degree for the light to escape out through the bottom or side of the stone. Likewise, it only takes a small deviation on some of the top kite or star facets for you to get an unbalanced sparkle from the top of the diamond.

## Brilliance, dispersion and scintillation

Diamond graders look at three main aspects of a diamond to determine its performance. The brightest diamonds in the world achieve the highest ratings on these three main criteria.

# How To Master The 4C's

## Brilliance

The 'brilliance' of a diamond refers to the amount of white light being returned back out through the top of the diamond. When you have a diamond that just looks dark, one of the reasons for this may be that the angles underneath the stone are wrong and light is being lost out through the back of the stone. Likewise, sometimes the stone can look artificially white, like it is lacking contrast and crispness. This occurs if light is being lost from the stone. (See the breakout box 'Diamond sparkle – dead spots and light leakage' for more on this.)

## Dispersion

Dispersion refers to the diamond's ability to split the white light hitting it into the colours of the rainbow – that is, the blues, reds, and yellows you see when you move the diamond, sometimes also referred to as 'fire'. Diamonds with table percentages around 55 to 57 per cent will typically have more dispersion.

## Scintillation

Scintillation refers to what I call the 'twinkle effect'. When you move a diamond that has been cut poorly, you might get 10 to 12 flashes of light from it. A perfectly cut diamond can give you up to 15 to 20 flashes of light. (This is the effect that your partner's girlfriends will spot from across the room, long before they notice the size or shape of the stone.)

### One more tip:

They say the most pleasing light to look at a diamond in is actually candlelight. This is because the flickering flame allows light to enter the diamond on different angles, which helps the twinkle effect. While it might be perfect for a romantic dinner, I don't recommend you use this light for grading diamonds.

## Do diamonds sparkle more in claw settings or bezel settings?

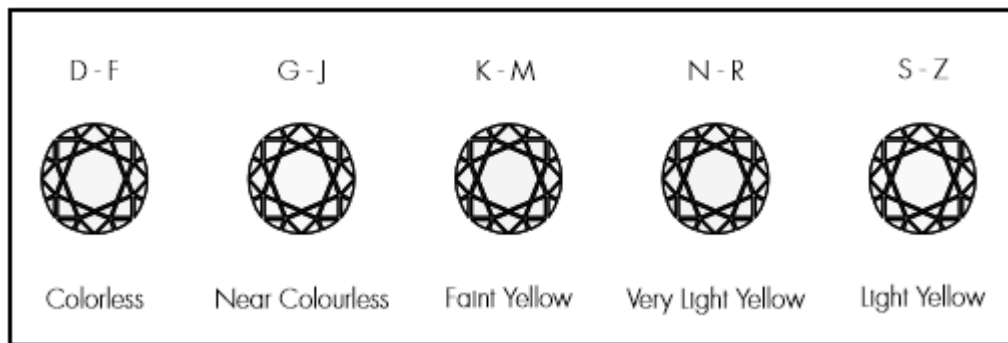
If diamonds sparkled more in claw settings, I am sure that almost every diamond ring would be set that way. The way a diamond sparkles, however, has more to do with its cut than it does its setting. A diamond owes its sparkle to the precision of the diamond cutter. The way the diamond cutter expertly cuts and polishes every facet to be within the smallest of margins allows the light to bounce around inside the diamond and exit through the top of the stone. If you choose the most perfectly cut diamond you can get, it will look amazing in any ring you choose.

## COLOUR

The colour range for diamonds sits on the alphabetic scale starting from D, going all the way down to Z. However most commercial jewellery store graded diamonds will fall in the G to N range. While diamonds in the G to I range are considered near colourless, they still pull a lot of yellow and have a distinct yellow tinge. These diamonds are the ones normally found in most jewellery stores stocking mass produced items. (See the following figure, showing the colour grading chart, for the full colour range.)



# How To Master The 4C's



Diamonds in the D to F range are the only diamonds considered to be in the truly white range. The reason for choosing diamonds in the D to F range is that the difference in colour grades is not linear. What this means is that the difference between an E and an F colour is not the same as the difference between an F and a G colour. The lower you go in colour, the greater the difference in the visibly yellow tinge.

If you are looking to maximise getting the best diamond for your budget, I recommend that the lowest colour you should accept is an F colour. D and E colours are great if that's within the budget, but an F colour is the best way to still leverage all the other diamond characteristics to achieve the best performing white diamond. The small increase in size you get by choosing a G-colour diamond is not worth the downgrade in colour from a white diamond to a yellow diamond. The average price difference in a 0.50ct diamond between an F and a G colour is only about \$100. Most clients in my experience can see the difference between an F and a G colour when they are placed side by side.

By the way – and this is something you will be able to dazzle your friends with at your local trivia night – do you know why the colour grade starts at D and not A? The answer is that the original colour grading systems used to refer to diamonds as A-grade, B-grade and C-grade diamonds, in much the same way as pearls are graded. So when authorities introduced the new grading system, they wanted to make sure there wasn't any confusion with the old criteria. That's why the grading chart starts at D today.

## How is diamond colour grading performed?

The most accurate way to grade diamond colour is actually unset, upside down and in a white envelope. When diamond graders are grading diamonds, we use a specially colour-graded master set of diamonds of a known colour. So all we are really doing is comparing one stone to a certified master stone, to see whether it is whiter or pulling more colour.

## Fancy yellow diamonds

Fancy yellow diamonds are very similar to the pink diamonds, in that they have their own separate colour grading system. These sorts of diamonds are not to be confused with off-coloured white diamonds. Unfortunately, some people believe that an M-coloured diamond falls in to the fancy spectrum, but this is simply not the case.

# How To Master The 4C's

## Understanding fluorescence

A lot of people get confused about fluorescence. What is it? How does it affect the diamond? Is it something that is good for a diamond?

Fluorescence is just another way that we can grade your diamond and is basically an innate permanent property in the stone. This means if your diamond has it now, it will always have it. The effect of fluorescence is mainly seen under ultraviolet light; however, in some cases it can be seen in normal light. Most diamonds, if they have fluorescence, will glow a bright blue under UV. (So, if you can remember going to a disco when you were younger and standing under a light that made your shoes glow, it has a similar effect on the diamond.)

The grading spectrum for fluorescence ranges from strong blue, to medium, faint, and nil, as follows:

- **Strong blue:** This rating can sometimes mean the diamond has a blue hue going through the stone. Believe it or not, some people like this effect. The problem with fluorescence is that it generally makes the diamond appear less crisp. This degree of fluoro has a big impact on the price and can sometimes make the diamond as much as 20 per cent cheaper. You will also notice that the stone sometimes looks a little cloudy, no matter how many times you clean it.
- **Medium:** This can sometimes be okay. It really needs to be assessed on a stone by stone basis. On some stones that have a medium fluorescence under UV, the effect is minor. If you have a trained eye, however, you may be able to identify some medium fluoro stones with a magnifying glass even without the UV light. This level can sometimes give the appearance of the stone being a little milky.
- **Slight or faint:** This is almost the same rating as nil. The effect is so minor that it has almost no effect on the diamond under normal living conditions.
- **Nil:** This is as good as it gets. And combined with a triple excellent cut grade stone is likely the most expensive diamond within a category that you can buy. Can fluorescence be a good thing? Fluoro does have one potential upside: it does make some really yellow diamonds look whiter. Essentially it turns a J or K colour grade into a stone with a similar colour as that of a G or H colour. The problem is that it is an artificially whitened colour.

**Matching stones** Having fluoro in one of your stones is a big problem if you have more than one stone in your ring. Because the colour of the stone with fluoro has been artificially whitened, the colour is not a true colour, so it will never match perfectly – there will always be something different about the colour that will just not look right. If you have a multi-stone setting, it is best to stick with nil or faint fluoro for all stones in the setting.

# How To Master The 4C's

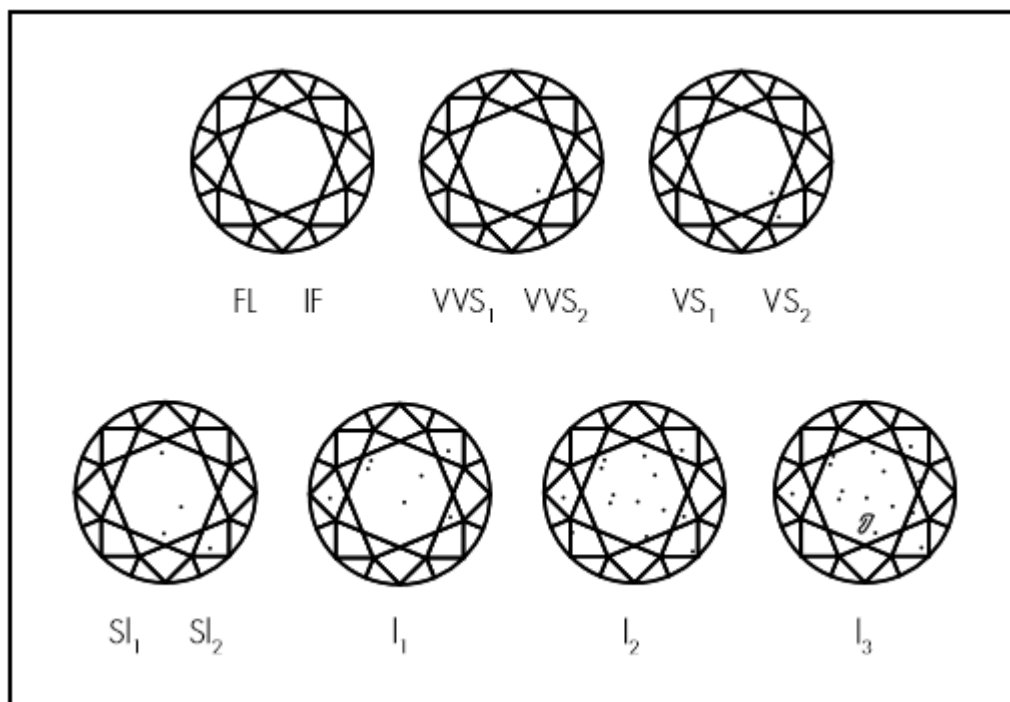
## CLARITY

Clarity refers to the natural marks or inclusions in a diamond under 10× magnification. These inclusions can be:

- graphite-type inclusions – these show up as black spots
- feathers – these look like a small semi-circle
- crystals – these are essentially small crystalline inclusions that occurred in the stone at the time it was being formed
- clouds – these are a group or mist of minute inclusions that give a cloud-like appearance.

## The clarity scale

The clarity scale ranges from FL (flawless), IF (internally flawless), VVS1–VVS2 (very, very small), VS1–VS2 (very small) to SI1–SI2 (small inclusions) and I1–I3 (included). The different denominations after the letter grade refer to whether your diamond is at the top or the bottom of a particular group. Basically, what this means is that a SI1 is more like a VS2 stone than it is a I1. (See the following figure, showing the clarity grading scale, for the full clarity range.)



# How To Master The 4C's

## Here's how the ratings break down in more detail:

- FL and IF: This is really a minor distinction, and one that you would want to have verified by a proper microscope. Basically, the difference is just that the FL rating means there are no inclusions inside or on the surface of the stone, whereas the IF rating means the diamond is just internally flawless. While there will be a difference in the cost of the stone, the grading is really only a paper difference and not discernible to the naked eye.
- VVS1-VVS2: A qualified diamond grader should be able to locate the inclusion in a stone with a VVS rating in anywhere from 30 seconds to a couple of minutes. When looking at a VVS stone, it is a good idea to use a 10× and a 20× loupe. Start off with the 10× loupe to see if you can locate the inclusion first, and then go up to the 20× to either confirm or continue looking. If you are not experienced with a loupe, it may take some practice to be able to focus. (See the breakout box 'Holding the loupe' for more information.)
- VS1-VS2: The inclusion in a stone with this clarity grade should be becoming a little easier to see, depending on where the inclusion is in the stone. The best way to look for an inclusion here is to start in the centre of the stone. Then move to the outside edge of the diamond, beginning at 12 o'clock and moving clockwise around the stone.
- SI1-SI2: As you move down the clarity grade, the distinctions between the types of inclusions should be a lot easier to identify. While an SI1 stone is usually quite pleasant, most people today should be able to identify an SI2 stone straightaway. Sometimes if the inclusion is big enough or in the centre, you can even see it without a magnifying glass.
- SI3: Beware of anyone claiming to have an SI3 clarity graded diamond. This is not a recognised clarity grade, and is basically just a nice way of saying that it is a really good I1. These diamonds will never come with an international diamond certificate and are much cheaper than an SI2. Make sure that you inspect this kind of stone very carefully with a loupe. While heavily included diamonds might be cheap now, if you ever want to trade up the diamond in the future, it will be very difficult to get a high trade-in figure.
- I1-I3: This clarity grade is really at the bottom of the barrel, and verging on looking like smashed glass. You should really try to avoid this grade if you can help it. All the extra inclusions inside the stone interfere with the light as it travels through your diamond, causing it to sparkle significantly less. The only client this diamond is really suited for is the person who wants size over everything else. Note: 'pique' is an old-school word used among a lot of diamond merchants. It is interchangeable with the I1, I2 and I3 clarity grade – so if you hear a jeweller mention a 'P1' diamond, they are talking about a diamond with an I1 clarity grade.

### Holding the loupe

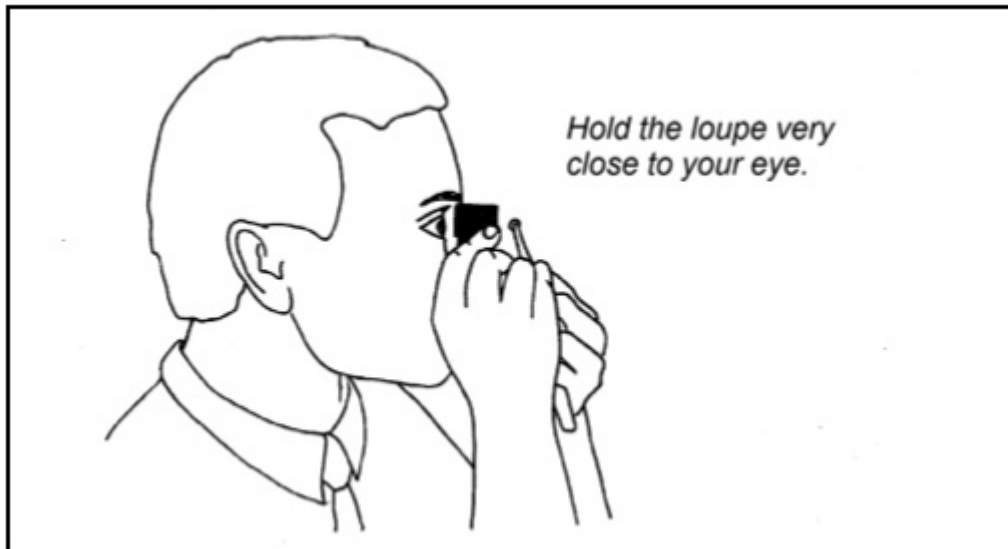
A loupe (pronounced 'loop') is a type of magnifying glass that you can use to view a diamond more closely. The first point to remember when holding a loupe is that it really doesn't matter whether you are right-handed or left-handed – there is no 'right' eye to look through. Likewise, the loupe will work both ways, regardless of which end you look through.

The best way to pick up a loupe is between the thumb and index finger. When looking at a diamond with a loupe, keep your body upright. If you bend over to look at the diamond, you will end up blocking all the light

# How To Master The 4C's

See the following figure for further clarification on how best to hold the loupe.

**One final tip:** if you need glasses to read or for everyday life, it is best to take them off when using a loupe. When you are looking at a diamond with the loupe, you can adjust for your focal length simply by moving the diamond in or out.



## How to get the best balance

Finding an eye-clean SI2 diamond is crucial to saving some money in your diamond engagement ring budget. As a qualified diamond grader, I am lucky if one in every 20 of the stones I see has an eye-clean girdle inclusion. Most of the inclusions are in the centre of the stone. Although you might not see inclusions while the stone is clean, they can sometimes become more evident when the stones become dirty. A little trick is to artificially dirty the stone with your fingers to see if the inclusions become more noticeable. On many occasions a client has come to me after purchasing a diamond from somewhere else and said, 'This inclusion in my diamond just appeared.' The sad truth is, the inclusion was always there – the person just didn't see it, or the jeweller didn't point it out to them when they purchased the engagement ring.

Always make sure that you ask to have any inclusions pointed out to you. Once your eye is trained to find an inclusion in a diamond, you will always find it. So it is important to make sure that you are comfortable with the level of clarity in your diamond. I sometimes call this 'acceptable' clarity, because the number of marks in a stone that people can tolerate is different for everyone. Your tolerance also depends on how good your eyes are. Some clients can see the smallest mark in a diamond while others simply cannot see a large inclusion right in the middle of the stone.

While you will pay a little more for an SI2 clarity with a girdle inclusion, it will still be cheaper than an SI1. Let's face it: if you had to choose between two diamonds – one with a black mark in the middle and one with a white mark on the edge – you would always choose the diamond with an inclusion on the edge because you should be able to cover up the inclusion in the way the diamond is set. Diamond importers and cutters also understand this, so eye-clean SI2 diamonds are usually priced halfway between an SI1 and SI2, because a diamond with a centre inclusion is worth less. Choosing an eye clean SI2 will still be cheaper than an SI1 and will again leave you more money to allocate to either the cut quality or size.



# How To Master The 4C's

## How clarity grading is assessed?

All diamond clarity grading is done from the top down. It is quite easy to see a diamond's inclusion if you look from the side, so don't be alarmed if you can see the inclusion from the side of your diamond. However, if you do pick a diamond with an inclusion that is visible from the side, make sure the jeweller puts the side with the inclusion on the band side of the ring. That way your partner won't be looking at it every time she looks down her finger. Because diamonds are like prisms, refracting the light, they can hide the inclusions when you are looking top down. This is why having the best cut diamond that you can afford is so important. Better cut diamonds tend to hide their inclusions better, because they are reflecting more of the light back out of the stone.

## Are all black inclusions bad?

Yes and no. Inclusions can come in not only different shapes but also different colours. They can be light (crystal) inclusions or dark (carbon) inclusions. Likewise, all diamonds have a combination of light and dark facets – this is what gives them their contrast. Although in principle you should avoid black inclusions wherever possible, in a few instances a dark inclusion may be acceptable. Using the contrast, diamond cutters can use the diamond's faceting to help hide an inclusion. The trick here is to try to get a diamond inclusion and the facet colour to be aligned. So a dark inclusion in your diamond might be okay, so long as it is sitting over the top of a dark facet and not a light facet.

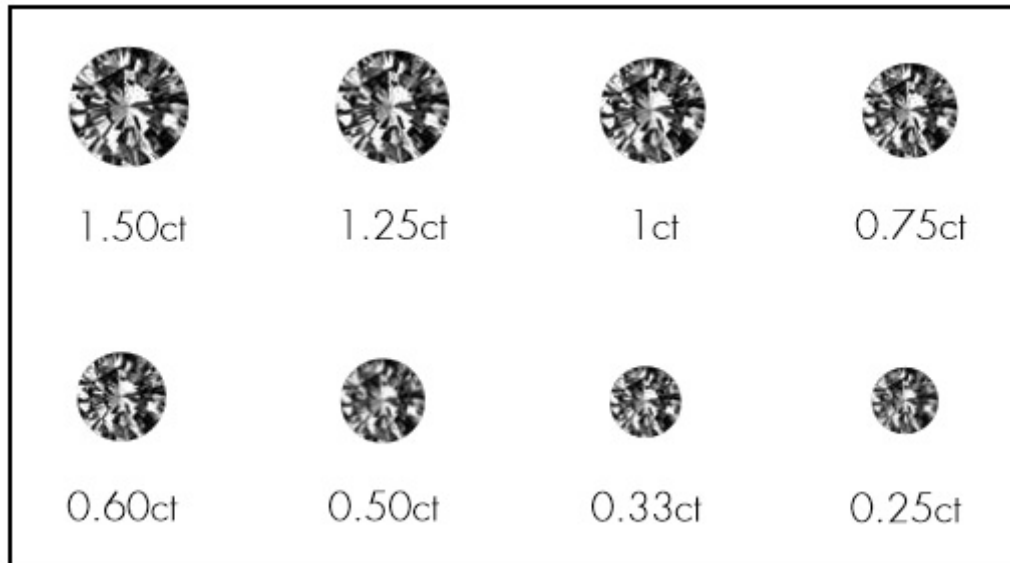
## CARAT WEIGHT OR PHYSICAL SIZE OF THE DIAMOND

This is usually seen as one of the most important characteristics for ladies but it is also one of the least understood factors. And, believe it or not, it is actually the least important characteristic when evaluating a diamond's beauty. Intertrade Associates' recent survey found that 84 per cent of respondents would prefer a smaller diamond ring if it was of a higher quality. This was in line with further questioning that showed that 86 per cent didn't want a showy engagement ring at the expense of quality.

Carat weight refers to the actual weight of the stone (one carat = 0.2 grams) and this doesn't always relate to the physical size or diameter you see. As a diamond increases in weight, it also increases in volume in every direction. So some of the increase or decrease in diamond weight will be seen in the diameter and some will be in the depth. If the stone is poorly cut, it will have more of the weight in the depth and so have a smaller diameter. (See the figure on the next page for a diamond sizing chart.)

For example, a poorly or averagely cut one-carat diamond can have the same diameter as a 0.90ct perfectly cut diamond. Not only will the one-carat diamond look the same size as the perfectly cut 0.90ct diamond, but it will also sparkle significantly less. Ultimately, the larger stone has lost its brilliance because light is being lost through the back of the stone. This situation is quite common for discount and chain stores, because they think clients will only focus on the weight of the diamond and not its diameter (or physical size).

# How To Master The 4C's



Always choose a diamond that has the correct diameter for its weight. A 1.00ct diamond, for example, should measure 6.5mm in diameter, and a 0.50ct diamond should measure 5.1mm in diameter. It is always better to go for a slightly smaller, more perfectly cut, diamond, over one that just weighs more. The diamond with the better cut will give you many more years of enjoyment and compliments as it sparkles from across the room.

The second reason carat size should be the least important factor on the shopping list is that diamonds are not priced like the tax system, where every dollar over a certain amount is charged at a higher rate. With diamonds, once you hit certain key points like the 1ct mark, a bigger than expected jump occurs, as the whole weight of the stone is charged at the higher rate.

Why is this great to know? If you drop in just under one of these price barriers, the price could be significantly less, even though the difference in the diameter may only a few tenths of a millimetre smaller. This leaves either more money in your pocket for the proposal or more money that you can use to put into the cut or colour quality (the things you can see with your eyes). The difference in size between a 0.90ct and a 1.00ct, for example, is 0.3mm, but the difference could be between \$1500 and \$2000.

## Does ten points make a difference in the size?

Yes and no. The answer really depends on the size of the diamond you're talking about. Under a carat, ten points is usually a noticeable difference. However, between one carat and two carats, there usually needs to be at least a 20-point difference to justify the extra expense. Once you get to two carats, the difference required jumps to 50 points or 1 carat. Once over three carats, clients jump to five carats – which is why a four-carat diamond is not as common as the five-carat size.



## Ready to take the next step?

Book a design consult with our amazing Diamond Rockstars. They will not only make the journey for you an easy one, but an enjoyable one as well. Whether it is sampling a nice glass or scotch or some bubbles, there is nothing the team won't do, to ensure your experience at Xennox Diamonds is truly breath taking.

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