



Gem Talk

by Michael S. George

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The Four C's Regarding Diamonds



Diamonds, emeralds, rubies and sapphires, gold, platinum and silver; all of these items are beautiful, intriguing and mystifying to most of us, especially when we're thinking of buying any of them. Beauty and intrigue is great; it's the mystery part that can be scary, but not if you're informed.

Most of us have heard about the four C's regarding diamonds, for example, yet how many of us really understand their meaning and application into the equation of value when purchasing a diamond? Let's take a few moments to examine the 4 C's.

CARAT:

A unit of measure to show the weight of gemstones. 1 carat is broken down to

100 smaller parts called points, thus 50 points is a half carat and 75 points is a 3/4 carat, etc...

CUT:

Refers to the shape of a gemstone as well as the proportions. It is the proportions of a gemstone that gives the radiant beauty that we all look for and admire. This is a vital point that some merchants fail to explain to their customers, yet the cut affects the value of the gemstone by as much as 25% in diamonds. As a rule of thumb remember that if a diamond has a lot of sparkle or radiance, that means only one thing, it is well cut. This says nothing about any other aspect of the diamond and it should not be assumed that it is a fine quality diamond with regards to clarity or color as you will see as you read on.

A well proportioned diamond is one that will allow nearly all the light that enters it from the top to refract from the bottom, called the pavilion, to the top again as a rainbow of colors. A diamond that is too wide and shallow or too deep and narrow will not allow this refraction process to occur properly and the brilliance is reduced greatly also reducing the diamond's value.

CLARITY:

The clarity of a gemstone refers to the presence of imperfections that are visible by a trained professional using 10x magnification or visible without the need of any magnification at all. The ratings are as follows:

IF: Internally Flawless - no imperfections visible with 10x magnification, but external flaws may be present.

FL: Flawless - no imperfections visible with 10x magnification inside or outside.

VVSI-1/VVSI-2: Very Very Slightly Included - inclusions are extremely difficult to see using 10x magnification. VVSI-1 is better than VVSI-2 quality.

VSI-1/VSI-2: Very Slightly Included - inclusions are difficult to see using 10x magnification.

SI-1/SI-2/SI-3: Slightly included - inclusions are easily seen with 10x magnification, however SI-1 and SI-2 are genuinely eye clean. SI-3 has inclusions that are visible to the naked eye only after knowing where the imperfection is located using a 10x magnification first.

I-1/I-2/I-3: Imperfect - eye visible imperfections are easily seen with the naked eye.

COLOR:

Color refers to the actual physical color of the diamond. The best color is no color. A master color set is required to properly color grade diamonds, since subliminal differences can affect the price greatly. Color ratings are broken down into categories, which are further broken down into individual ratings or grades as follows:

CATEGORY:	GRADES:
Colorless	D, E, F
Near Colorless	G, H, I, J
Faint Yellow	K, L, M, N
Very Light Yellow	O, P, Q, R
Light Yellow	S thru Z
Fancy Colors	Intense yellows and any other color that occurs naturally. Diamonds are available naturally in nearly all spectral colors.

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