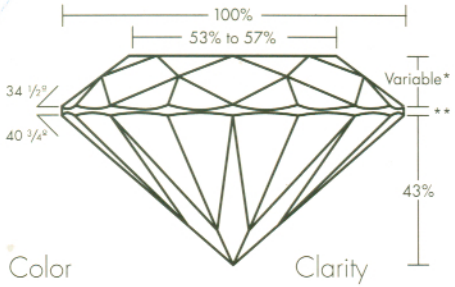
COMPARISON OF AGS TO GIA COLOR, AND CLARITY SCALES

Cut

The CUTTING GRADE of a diamond, expressed as a scale from 0 to 10, is determined by analyzing the proportions and symmetry through use of instrumented and/or visual techniques and applying whole number deductions for departures from the standards of parameters for table diameter, crown angle, girdle thickness, pavilion depth, culet size and/or centering, roundness and finish.



Color

NEW AGS	GIA	OLD AGS	
0	D	0	Colorless
0.5	E	1	
1.0	F	2	Stones in these grades will "face up" colorless (i.e., Slight traces of color will not be apparent in mounted stones to other than the trained eye.)
1.5	G		
2.0	H	3	
2.5	I	4	
3.0	J	5	Small stones in this range will "face up" colorless when mounted but larger ones will be tinted.
3.5	K	6	
4.0	L		
4.5	M	7	Mounted stones in these grades will display a yellowish tint even to the untrained eye.
5.0	N		
5.5	O	8	
6.0	P		
6.5	Q		
7.0	R	9	
7.5	S		
8.0	T		
8.5	U	10	
9.0	V		
9.5	W		
10.0	XYZ		

Clarity

GIA	AGS	
Flawless / IF*	0	Flawless
WS1	1	Inclusions are difficult to locate or see under 10X magnification.
WS2	2	
VS1	3	Inclusions present less difficult to see under 10X magnification.
VS2	4	
S1	5	Inclusions are readily seen at 10X mag., although they remain invisible to the unaided eye when the diamond is viewed face up.
S2	6	
11	7	One or more inclusions, or their effect, can be seen by the unaided eye.
	8	Inclusions are easily visible to the unaided eye.
12		
	9	Inclusions are so obvious and large that they effect both the brilliancy and beauty of the diamond.
13		
	10	Shattered appearance or vivid disfiguring and dangerous inclusions and surface marks.

* Internally Flawless
Minor details of finish are not shown.

AGS STANDARD FOR ROUND BRILLIANTS

* Varies with table diameter to result in a 34 ½ degree bezel angle.

** 1% minimum thickness at the thinnest part to 3% maximum thickness at the thickest part.

The most rare grades, AGS 0 - 1.0 or GIA D - F are considered colorless and are the most valuable. Diamonds graded AGS 3.5 - 4.5 or GIA K - M show a visible yellow, brown, or gray body color face-up. Yet when these diamonds are well cut and set in yellow gold, they can be beautiful, brilliant, and represent good value.

Ideal Cut

A diamond cut to optimal proportions, with optimal polish and symmetry, with the most weight loss to produce maximum luster, brilliance, dispersion, and scintillation. They are the most valuable. Only 5% of the round brilliant diamonds on the market are cut to this standard.

Well Cut

Diamonds that have very good optical beauty that fall just outside of the parameters of Ideal Cut diamonds. These diamonds are priced less than Ideal Cuts because they are not as rare.

Deep Cut

This diamond appears smaller than it weighs because its weight is retained in the depth. It is cut with a deep pavilion (bottom of the diamond) that does not properly reflect light back through the crown (top of the diamond) producing a dark appearing diamond that lacks beauty. These diamonds are sometimes called nail heads due to their dark, face-up appearance.

Shallow Cut

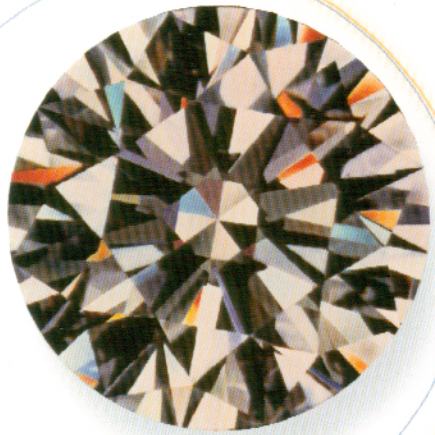
Diamonds that are cut with shallow pavilions that do not properly reflect light back through their crown producing a washed-out or watery appearance. Weight is retained in the diameter, making the diamonds appear larger than they weigh. These diamonds are sometimes called fisheyes, due to unsightly reflections in the crown area.

Bow-Tie Effect

This is a dark area in the center of some fancy-shaped diamonds. A large bow-tie in the center of a fancy shaped diamond detracts from beauty and lowers the value.

DIAMOND

APRIL



DIAMOND

APRIL

Engagement diamonds have been worn on the third finger of the left hand, for Egyptians believed the "vein of love" connected this finger to the heart. Until the 15th century only royalty, nobility, and priests were allowed to own and wear diamonds. Since diamonds are unique, precious and invincible they represent lasting love and the symbol or pledge between two people. Diamond is from the Greek word "adamas" meaning unconquerable and they are principally found in South Africa, Botswana, Zaire, Russia, Australia, and Canada.

Robert M. Shipley, who founded the Gemological Institute of American (GIA) in 1931, also founded the American Gem Society (AGS) in 1934. The mission of the American Gem Society is to promote ethics, knowledge, and consumer protection. Throughout the world there are many diamond grading systems. Only the AGS and GIA systems qualify and quantify grades with specific and accurate terms detailing the grading factors for a diamond.

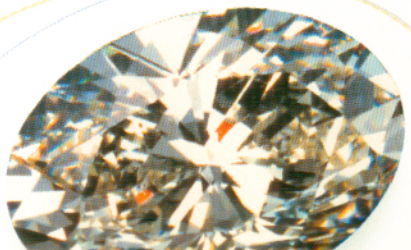
THE FOUR Cs

The four Cs; Color, Cut, Clarity, and Carat Weight, are factors that will help you make an intelligent choice with confidence. Cut, color, and clarity are quality or rarity factors. Though some aspects of quality seem subtle, they may have a major impact on value. Carat weight is a value factor. When making a purchase, a consumer must balance the three quality factors with size to obtain the best value within their budget.

COLOR

This is the amount or presence of body color in a diamond. The most rare diamond colors are red, pink, green, and blue. Diamonds that display enough of a hue, or nuance of color to be desirable, are called fancy-colored diamonds.

The absence of color in diamonds is most rare and highly prized. Most diamonds mined in nature have traces of yellow, some brown or gray. The range of color most often represented and sold in jewelry stores are: AGS grades 0 - 3.0 and GIA grades D - J.



CUT

In its rough state, a diamond's beauty is well concealed. Cutting reveals its magnificent optical beauty. A diamond cutter's challenge is to balance beauty with weight retention from the rough diamond crystal. In the best-case scenario, approximately 50% of the weight is lost from the original crystal in the cutting process. Because size is important to many consumers, often cutters sacrifice diamond beauty in order to save weight, maximizing the size of the finished diamond.

Shape and cut are not the same. Diamonds are cut in many shapes: round brilliant, pear, oval, marquise, emerald cut (rectangular), heart, and triangle. The most popular shape is the round brilliant. The other shapes are referred to as fancy-shapes.

In the past diamonds were analyzed, not graded, for cut by visual estimation. Today, the angles and proportions relating to the quality of cut are determined electronically. A diamond's finish, including polish and symmetry, is graded by human examination through a binocular microscope.

CLARITY

This is the presence or absence of inclusions within the diamond and blemishes on its surfaces. A diamond's clarity grade is determined through examination by an experienced grader, using 10x magnification and also the assessment of the trained unaided eye. The AGS Lab utilizes binocular microscopes for clarity grading, which provide the best optical, lighting, and viewing conditions.

According to the Federal Trade Commission, only a diamond that is flawless, colorless and well cut can be referred to as "perfect." Therefore, it is NOT applicable in most cases.

Diamond is 99.95% pure carbon, and 25 different mineral inclusions or small crystals, have been found within diamond. These are not carbon spots, but rather small crystals that were trapped within the host diamond as it was forming in nature.

CARAT WEIGHT

This is a measurement of weight used in determining rarity in evaluating a diamond. In the early 1900s the Metric Carat was established: 1 Carat = .2 Gram.

There are 100 Points to a carat. The FTC tolerance for what is rounded up is 1/2 point. For example, .995 = 1.00 carat. The AGS uses the international diamond standard tolerance for rounding with is 1/10 point. For example, .999 = 1.00 carat.

A full carat is a diamond that weighs or rounds to 1.00 carat. A light carat is a diamond that weighs slightly less than 1.00 carat. Example .96 - .99. This IS NOT a full carat. Magic size diamonds are those that weigh-in exactly at or greater than a major size category.

Carat weight usually has the greatest impact on value, based on rarity. Most fancy-shaped diamonds are elongated in shape and appear larger than a comparable round brilliant diamond. In addition, in most cases, fancy-shaped diamonds are priced less than round brilliants.

A diamond grading report is an expert third-party opinion of the diamond quality. The diamond grading report contains information on identification, enhancements, carat weight, shape outline, measurements, color, clarity, and cut. A consumer can then insure the diamond for replacement in case of loss or theft.

HARDNESS

(Scratch Resistance)

10 on the Moh's Scale. The world's hardest substance.

TOUGHNESS

(Chip & Crack Resistance)

Good to Exceptional

STABILITY

(To Heat, Light, Chemicals)

Very stable to many different conditions.

CLEANING

Safe to ultrasonic or steam clean.

REPAIR

Most types of repair can be done without removing diamonds from mountings.

OCCASIONS

- April Birthstone
- 10th and 60th Wedding Anniversaries
- The Winter Season