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HOW to ROCK her WORLD



The 4 C's are a diamond-buyer's best friend

by stephanie forte

A diamond – the world's hardest natural substance – is formed by great pressure, which may explain why it's an engagement tradition. If it's time to make the commitment or you're just being a nice guy, understanding the 4 C's: cut, color, clarity and carat, is the first step in unveiling the mysteries of buying a diamond.



CUT

A diamond's optical beauty comes to life as it is cut into flat surfaces, known as facets. Light reflects internally from one facet to another then disperses through its crown in a burst of brilliance and fire – that is, if it is well cut. A cut too deep or shallow leaks light out of the bottom, or "pavilion," losing brilliance and value.

COLOR

Less is more in the case of color, graded on an AGS (American Gemological Society) scale of 0-10, and a GIF (Gemological Institute of American) scale of D-Z. Colorless diamonds are more valuable. Though yellow, gray and brown diamonds have impurities, they can be stunning when set in a complementing metal.

CLARITY

Clarity is graded AGS 0-10 or GIA F-13, with 0 and F equaling flawless. As a diamond is formed, fractures and mineral deposits, known as inclusions, appear inside and on the stone's surface. The position of the inclusion determines its affect on beauty and value. Visible under a 10x magnifying loupe, an inclusion on top of a diamond will affect the stone's brilliance; one that is masked by the diamond setting will have little impact.

CARAT

Often misunderstood, carat refers to weight not size. One carat equals 200 milligrams or 100 points. Points refer to a diamond less than 1 carat, i.e. a 3/4 carat is a 75-point stone. Value is greatly affected by weight; beware that diamonds are sometimes cut to appear larger than their actual weight.

To personalize and protect your diamond, consider a laser inscription. Invisible to the naked eye, inscriptions on your diamond's girdle can be seen under a microscope. Inscribe a special date or personal message, and you will be able to identify your stone if it is lost or stolen.

For more information, visit the American Gemological Society's Web site: www.ags.org or www.adiamondisforever.com.