

Moti Israeli Diamonds Presents

A Manuel on

HOW TO PURCHASE POLISHED DIAMONDS



TABLE OF CONTENTS

Introduction.....	3
The Carat.....	6
The Color.....	7
The Clarity.....	10
Diamond Shapes.....	13
The Cut.....	14
Proportions.....	15
Finishing.....	16
The Most Important Part.....	19

INTRODUCTION

Buying a jewel with a diamond embedded in it for a marriage proposal or for another joyous event is a pleasant experience, but for somebody who isn't an expert in this field, this can be a confusing experience, and in many occasions it may even be a disappointing one.



The small price you will have to pay for advice in this matter will save you hundreds and maybe even thousands of dollars when you purchase a diamond.

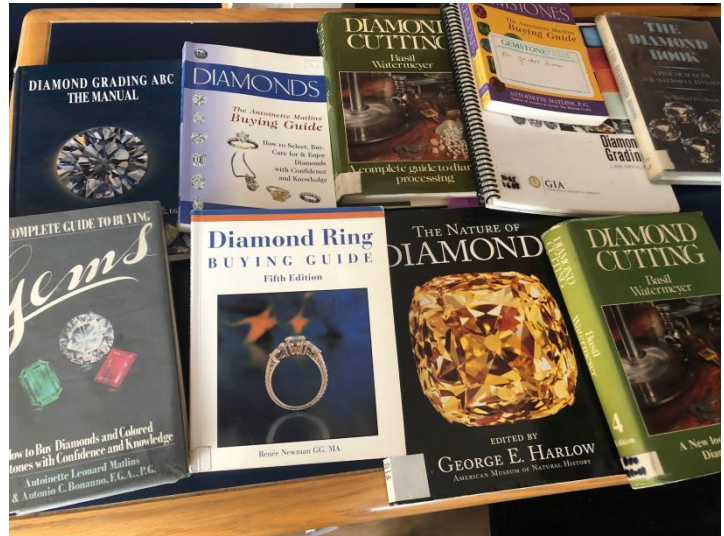
Since it is obvious that when you buy a diamond jewel at the jewelry store you will not be willing to accept the seller's utterance:



"Trust me this is an excellent diamond" as a warranty to the quality of the diamond and its real value.

I therefore decided to teach you through this short manual how "not to be taken for a fool" when you buy a diamond jewel.

Why am I mentioning that this manual is "short"? Because in the recent years many books have been written about diamonds, and I believe you are not willing or don't have the time to learn this extensive field if you only seldom plan to buy one diamond.



The diamond is the most expensive stone in nature, and it is also the hardest amongst all of the minerals. However, the special traits of the diamond aren't noticeable when it is in its natural form, and they are only revealed after the diamond is professionally polished.



In general, you can say that the price of a diamond is decided according to 4 main parameters, but as we will understand later on, there are additional parameters that drastically influence the diamond's price, and sometimes these parameters determine if the diamond you intend to buy is worth your money or not.

These parameters are called the **Four C's of the diamond**, which are:

CCARAT

CCOLOR

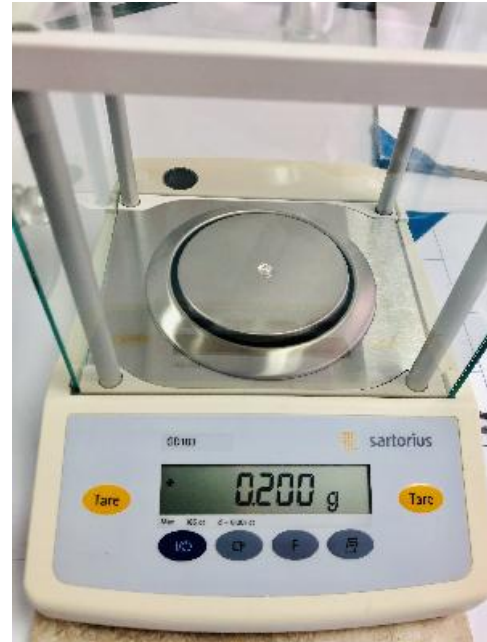
CCLARITY

CCUT



THE CARAT

The carat is a measurement of weight, and one carat equals to 200 milligrams.



The larger the diamonds are, the more expensive they are. For example, a diamond that weighs one carat is much more expensive than a diamond that weighs half a carat.

Pay attention: it is true to say that a diamond that weighs more is also more valuable only if the other three parameters (color, clarity and cut) are identical in both diamonds.

THE COLOR



The diamonds arrive in a large variety of colors, starting from the highest grade of color that is called "colorless" and it is marked on the color scale by the letter D, and from there we go down to the lowest grade of color, which are shades of yellow or brown that are marked by the letter Z.

The colorless diamonds are the most expensive ones, and as we descend in the scale of colors, the price of the diamond will decrease as well.

The diamonds that the grade of their color is below Z are called fancy colored diamonds, and they appear in the colors of deep yellow, pink, blue and red. These diamonds are very rare in nature, and therefore their price around the world is very high.

The color of the diamond is due to the presence of small atoms in it, and when we want to determine what is the color of the diamond, we refer in this question to the extent that the diamond colorless.

Hereinafter is the manner of color grading in the diamond industry

(A picture of a group of diamonds from the color D to Z)



D E F

G H I J

K L M

N OY Z

Colorless

Near Colorless

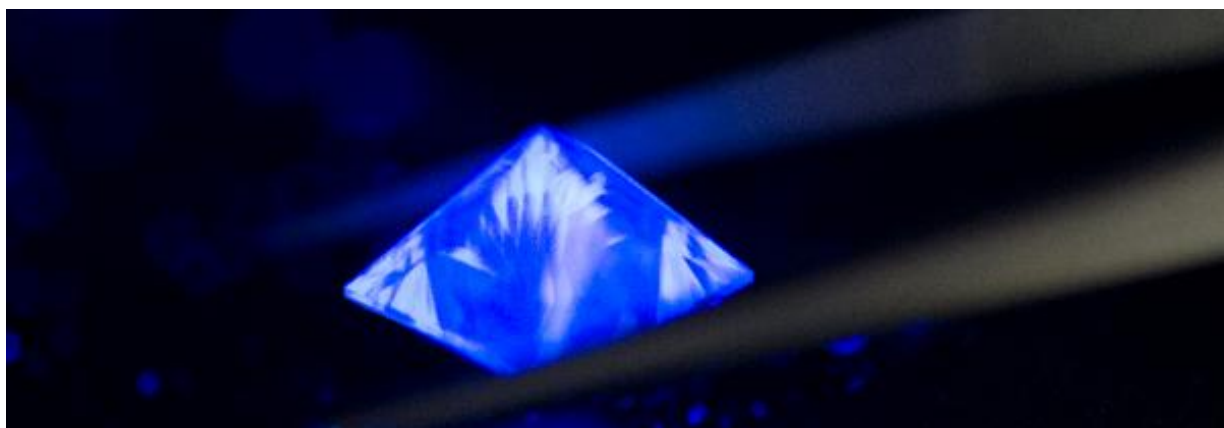
Faint Yellow

Light Yellow

Fancy Yellow

The color of the diamond is also influenced by a factor that is called fluorescence.

When we expose the diamond to ultra-violet rays (a fluorescent lamp) we will see if the diamond is shining and what is the intensity of its fluorescence.



In the GIA certificates that we will discuss later on, the level of fluorescence is mentioned in the following manner :

- ◆ None Fluorescence
- ◆ Faint Fluorescence
- ◆ Medium Fluorescence
- ◆ Strong Fluorescence
- ◆ Very Strong Fluorescence

A diamond that its fluorescence is ranked as strong or very strong will be sold at the diamond market for a price that is 30% cheaper than the price of a diamond of a similar carat, color and clarity but it is none fluorescent .

When it comes to white diamonds that the grade of their color is D, E or F, this trait of fluorescence is considered a negative trait, and therefore their price in the diamond market is cheaper, meaning that in the diamond's pricelist this diamond has a larger discount than a none fluorescent diamond .

When it comes to yellow shaded diamonds that the grade of their color is K, L or M, this trait is considered a positive one, because this means that at daylight the diamond will seem to be less yellow .

In order to buy for the right price a diamond that will maintain its value for a long time I recommend purchasing a diamond that its GIA certificate states that the grade of its fluorescence is none fluorescence or faint fluorescence.

THE CLARITY



SI1



VVS1

The level of clarity is a testament as to whether or not there are defects in the diamond.

The clarity of a diamond is examined by a gemologist through a magnifying glass that magnifies things 10 times more.

Exterior defects include scratches and abrasion on the exterior facets of the diamond. Internal defects are within the stone.

You can remove the exterior defects by polishing the diamond, but you can't remove internal defects.

The fewer defects there are, the more the price of the diamond will rise.

These are the types of internal defects:

- ◆ Pinpoint – this is a defect where there is a black or white dot inside the body of the diamond.
- ◆ Included Crystal- this is a defect where a different mineral that its color is brown, yellow or grey lies inside the stone.
- ◆ Cleavage – when there is an interior crack or fracture in the diamond.
- ◆ Cloud- this is a defect where a whole group of white or black cloud-shaped dots appears in the diamond.
- ◆ Internal Graining – this is a defect in which the diamond has internal growth lines.
- ◆ Feather- this is a defect in which the diamond has an internal fracture that has a feathery look.

In order to determine the clarity grade of a diamond, the gemologist weighs all of the defects that appear in the diamond.

The diamond's clarity grade is determined according to a scale that is accepted by all of the practitioners in the industry, and it is explicitly mentioned in the GIA certificates. This scale is as follows:

FL - Flawless- diamonds that are graded FL don't have any exterior or internal defects.

IF - Internally Flawless - diamonds that are graded IF don't have any internal defects, and they only have exterior defects that can sometimes be removed just by polishing the diamond.

VVS1 and **VVS2** – very slight inclusion means that the diamond contains very small defects that are hard to detect by a magnification of times 10.

VS1 and **VS2** – very slight inclusion means that the diamond contains small defects that an experienced diamantine notices them through a magnification of times 10.

SI1 and **SI2** – small inclusion means that the diamond contains defects that can be easily detected by a magnification of times 10, and they can also be detected by a privet client who doesn't belong to the diamond industry.

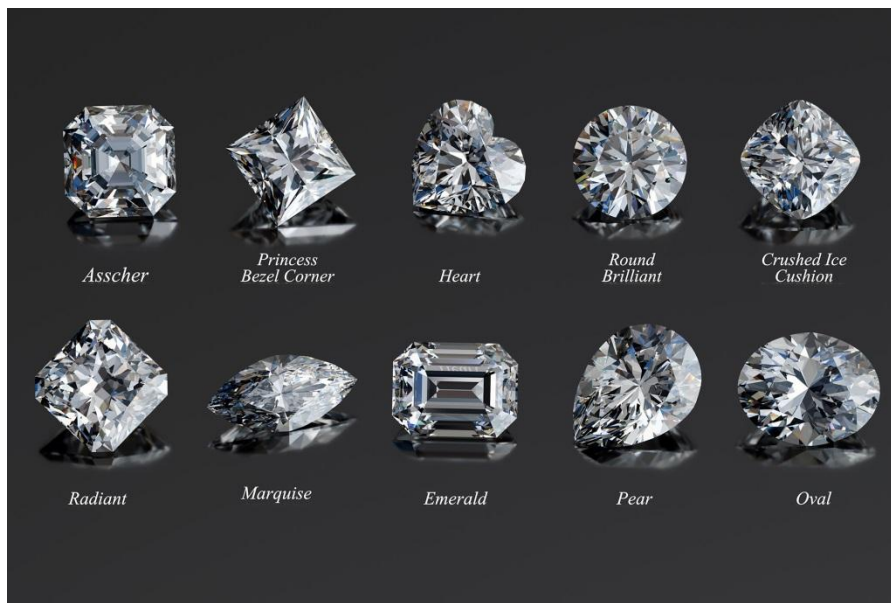
I1 – a diamond that belongs to this series has prominent and clear defects.

I2- this means that the diamond has many defects that can be easily detected by looking at the diamond from above through the naked eye.

Rejection – this refers to a diamond that isn't shining and it has many internal and /or exterior defects. **I wouldn't** recommend embedding such a diamond in a diamonds gold jewel.

In addition, **I also don't recommend** purchasing a diamond that received in its gemological certificate a clarity grade of I2 or below that.

DIAMOND SHAPES



How does the shape of the diamond influence its price?

The price of the diamond is also influenced by its shape.

How does the shape of the diamond influence its price and how do these differences influence the prices of the diamonds that are presented in the jewelry stores?

The most common shape for cutting a diamond is the round shape, which is also called a brilliant cut. In this form of cutting, about 58 facets in the diamond serve as tiny prisms that supply a unique and spectacular shine for every diamond that is embedded in an engagement ring, as well as in diamond earrings and in every other jewel in which, the typical glitter plays an important role in the diamond you will choose.

It is important that you know that diamonds in other shapes, which are called *fancy*, are 25% cheaper than the round-shaped diamond. You can buy a large, shining and exquisite diamond for a much cheaper price.

THE CUT

The quality of a diamond's cut is divided between the proportions of the sizes in the diamond and its finishing .

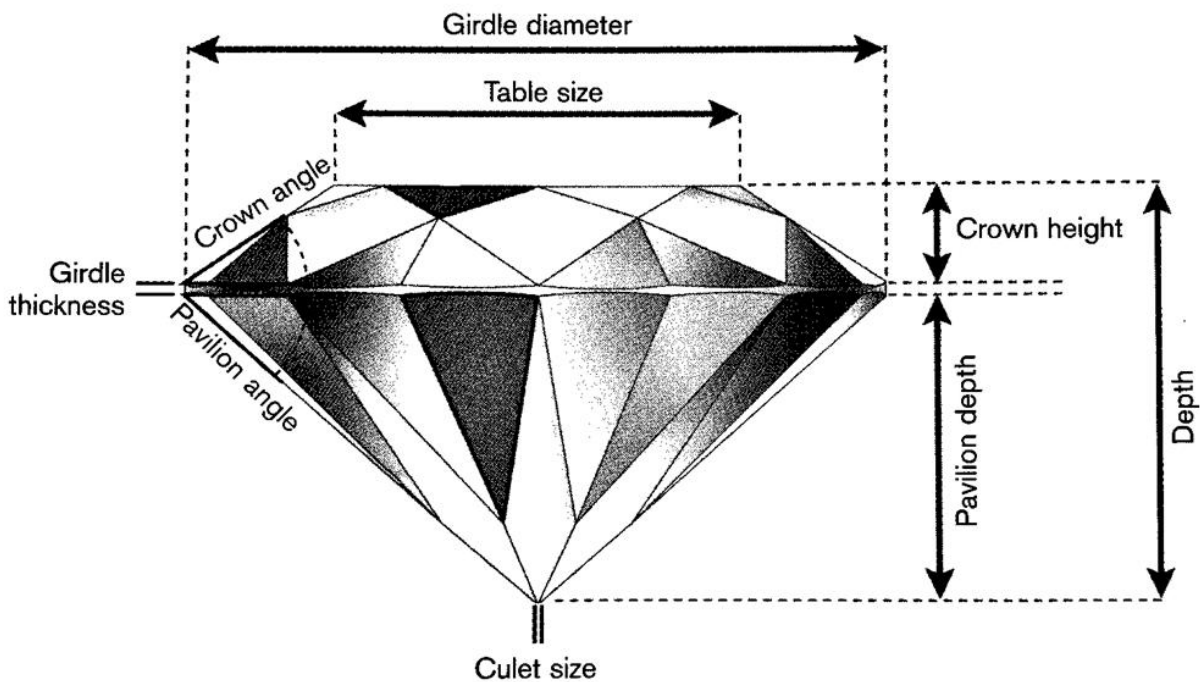
The quality of the diamond's cut is the fourth parameter that appears in the gemological certificates, and **perhaps it is the most important parameter** that influences the valuation of the diamond.

Why is that? The reason for this is because the beauty of the diamond is in the games of light that are sent to the eye of the beholder.

Therefore a conclusion was reached that if we will polish the diamond in the right angles we will receive a maximal reflection of light from the diamond, and from this conclusion the ideal polishing of Marcel Tolkowsky resulted.



Proportions



Once we refer to the diameter of the diamond as 100% :

The measurements that Marcel Tolkowsky set were :

- ◆ Crown Height 16.2%
- ◆ Table Size 53%
- ◆ Crown Angle 34.5°
- ◆ Pavilion Angle 40.75°
- ◆ Pavilion Height 43.1%
- ◆ Girdle 0.7%-1.7%

Today there is a tendency to polish a diamond at proportions that are slight different from those of Marcel Tolkowsky in order to produce from the raw material more percentages of a polished diamond.



In this section I refer to the small details in the polishing of a diamond.

The factors that affect the level of the finishing are the quality of the polishing, the condition of the culet and the condition of the girdle.

All of the diamonds are polished but sometimes scratches that attest to a poor level of polishing remain on the diamond.

In a round diamond the culet is the 58th surface in the diamond. The culet isn't polished in all of the diamonds, and the desire is that the culet will be polished to the smallest size that is possible. A polished culet reduces the risk that there will be cracks in the diamond.

When the culet of the diamond is polished in an exaggerated manner there will be an escape of light from the diamond because such a polishing, harms the proportions of the diamond.

In the gemological certificates the size of the culet will be mentioned as None, Very Small or Small.

The girdle is the belt that surrounds the diamond and according to the decision of the manufacturer it can be thick in order to preserve a larger portion of the polished diamond, or it can be thin in order that the diamond will match the ideal proportions.

In most cases, due to the cutting of the diamond, the girdle looks like a rugged surface; however, I believe that in a beautiful diamond stone, the girdle also needs to be polished.

The thickness of the girdle is graded in the gemological certificates in the following manner:

- ◆ VTK - Very Thick
- ◆ TK -Thick
- ◆ M - Medium
- ◆ TN -Thin
- ◆ VTN - Very Thin

After we reviewed the four main parameters that generally indicate the price of the diamond, we can find the price that prevails in the diamond industry at its most famous pricelist that is called "The Rapaport Diamond Price List".

There is a pricelist for round diamonds and there is a pricelist for fantasy cut diamonds that are diamonds that are cut in a different manner such as the princess cut, the emerald cut, the heart shape cut, the pear shape cut, and additional shapes that aren't round.

The pricelist is composed of tabulations in which there is a separation between the different weights of the diamond such as:

0.30-0.39 CT, 0.40-0.49 CT, 0.50-0.69 CT, 0.70-0.89 CT and so on.

You can see in the tabulations the price of the diamond while referring to the color and clarity that we defined above.

RAPAPORT : (.30 - .39 CT.) : 12/07/18													RAPAPORT : (.40 - .49 CT.) : 12/07/18												
ROUNDS													ROUNDS												
	IF	VVS1	VVS2	VS1	VS2	SI1	SI2	SI3	I1	I2	I3		IF	VVS1	VVS2	VS1	VS2	SI1	SI2	SI3	I1	I2	I3		
D	40	31	30	28	27	25	21	18	16	11	7	D	48	38	35	33	31	28	23	20	18	12	8		
E	30	29	28	27	26	24	20	17	15	10	6	E	38	34	32	31	30	26	22	19	17	11	7		
F	29	28	27	26	25	23	19	16	14	9	6	F	34	32	31	30	29	25	21	18	16	11	7		
G	28	27	26	25	24	22	18	15	13	8	5	G	32	31	30	29	28	24	20	17	15	10	6		
H	26	25	24	23	22	20	17	13	11	8	5	H	29	28	27	26	25	23	19	16	14	9	6		
I	23	22	21	20	19	18	16	12	10	7	5	I	25	24	23	22	21	20	18	15	13	8	6		
J	21	20	19	18	16	15	14	11	9	7	4	J	22	21	20	19	18	17	16	14	12	8	5		
K	19	18	16	15	14	13	12	10	8	6	4	K	20	19	18	17	16	15	14	12	10	7	5		
L	17	16	15	14	13	12	10	9	6	5	3	L	18	17	16	15	14	13	12	10	8	6	4		
M	16	15	14	13	12	11	9	8	5	4	3	M	17	16	15	14	13	12	11	9	7	5	4		

W: 27.24 = 0.00% T: 16.41 = 0.00% W: 31.64 = 0.00% T: 18.68 = 0.00%

0.60 - 0.69 may trade at 7% to 10% premiums over 0.50 0.80-0.89 may trade at 7% to 12% premiums over 0.70

RAPAPORT : (.50 - .69 CT.) : 12/07/18													RAPAPORT : (.70 - .89 CT.) : 12/07/18												
ROUNDS													ROUNDS												
	IF	VVS1	VVS2	VS1	VS2	SI1	SI2	SI3	I1	I2	I3		IF	VVS1	VVS2	VS1	VS2	SI1	SI2	SI3	I1	I2	I3		
D	70	55	51	46	43	37	30	26	22	16	11	D	87	70	64	60	55	47	39	34	30	20	13		
E	55	50	46	43	40	35	28	25	21	15	10	E	70	65	61	57	52	45	37	32	29	19	12		
F	48	46	44	41	38	33	27	24	20	14	10	F	63	60	56	53	50	43	35	30	27	18	12		
G	43	41	39	38	36	32	26	23	19	13	9	G	58	53	51	49	46	41	33	29	26	17	11		
H	39	37	36	35	33	31	25	22	18	12	8	H	53	48	46	44	42	38	31	27	24	16	10		
I	34	32	31	30	29	27	23	21	16	11	8	I	45	41	39	38	37	34	29	25	22	15	10		
J	29	28	27	26	25	24	22	20	15	11	7	J	37	34	33	32	31	29	26	23	20	14	9		
K	24	23	22	21	21	20	19	17	13	10	7	K	33	30	28	27	26	24	22	19	17	13	8		
L	21	20	20	19	18	17	16	13	11	9	6	L	28	27	25	24	23	22	20	16	14	11	7		
M	19	18	18	17	16	15	14	11	9	7	5	M	25	24	23	22	21	20	18	14	12	9	6		

IMAGE: A picture of a pricelist.

Here comes the

MOST IMPORTANT PART

You are a private client and you are not a diamond merchant, you definitely will not know how to check the color, clarity and the cut of the diamond of which you are being presented at the jewelry store or the online store to which you entered.

In order to purchase a diamond you need the documentation that proves that it passed a professional examination, which is neutral and unbiased, and this is in contrast to those stores that offer a certificate of their own as proof of the diamond's quality.

The certificate is produced by a professional team of gemologists that doesn't know the jewelry store, and the only thing that is presented before such a team is the diamond itself in order that it will check its weight, color, clarity and its measurements. Its traits through a microscope and other professional diamond tools.

The report includes what is the shape of the diamond, its carat, color, clarity, as well as grades regarding its level of finishing, its polishing and symmetry. The report will also state what the fluorescence level of the diamond is.

A gemological certificate from a recognized institute reduces the chances that you will be sold **"a cat in the sack"**, and since most people aren't familiar with the process of pricing diamonds, then if they don't receive a certificate from a recognized and reliable institute they may lose a lot of money by paying a fortune for a diamond that is actually worth much less.



A certificate from a recognized institute raises the value of the diamond you purchased and if in the future you will want to sell the diamond you bought, then the purchaser will not be able to claim that the diamond isn't pretty or it isn't valuable, because you have a certificate that shows otherwise.

The gemological certificate is also necessary if you want to insure the diamond, and it will help you in identifying the diamond if it was stolen and then found by the police.

I recommend and trust in this matter the Gemological Institute of America (the GIA).



In the recent years many synthetic diamonds have been distributed throughout the world. These diamonds are also called lab grown diamonds or manmade diamonds. They are diamonds that are grown in a laboratory, and they are physically and chemically identical to real diamonds. Therefore, a diamantaire can't distinguish through regular means between a synthetic diamond and a real diamond .

The synthetic diamond is 50% cheaper than the real diamond and as the technology improves; its price will become cheaper. Therefore, if you plan to purchase a diamond that will preserve its value through the years, or its price may even increase, then buying a lab grown diamond is a bad investment.

The GIA has the most advanced equipment in order to examine lab grown diamonds. Every diamond that enters this institute is examined whether it is a real diamond or not .

If the diamond is not real then it will be engraved by laser on its girdle that this is a lab grown diamond.

In regards to real diamonds, the laboratory of the GIA imprints the number of the certificate on its girdle. This number is the only indication that shows you that the diamond matches the certificate you hold.



Understanding the parameters that influence the price allows you to make a good decision as to which diamond to purchase with the budget you decided.

I hope you enjoyed reading the manual and I wish for you a proper and safe purchase of diamonds alongside the joy and happiness they will bring to your mutual lives.

©2021 Moti Israeli Diamonds All Rights Reserved.

www.moti-israeli-diamonds.com/contact



