



How to choose a fine diamond



Albert's Fine Jewelry, Inc.



diamond is the ultimate gift of love.

And if you're about to commit your love with an exquisite diamond, this brochure is designed to help you with your purchase. What is a diamond? What makes a diamond so valuable? What are "the four C's" to look for when purchasing a diamond, and what do you need to know about them?

You'll find the answers to these and other important questions in the following pages.

Whether you're purchasing an engagement ring, or a wedding band or an anniversary gift, the diamond you are about to buy will say "I love you" for a lifetime.

And almost as important as the diamond you buy, is the jeweler you select to help you with this important purchase. For more than fifteen years, buyers like you have placed their trust in the knowledge and reputation of an Albert's jeweler. Every exquisite aspect of the diamond you buy here — from the inspecting and grading of the stone to its placement in a perfectly-crafted setting — is performed by an Albert's craftsman.





Since 1982, Albert's has taken pride in helping customers like you choose the diamond that perfectly expresses enduring love.



What makes a diamond a diamond?

Like love itself,
a diamond is full of contra-
dictions. It is the simplest of all
gemstones — pure carbon — like the
graphite in a lead pencil. But with a melting
point of 6,900 degrees Fahrenheit, a diamond is
also the hardest of all gemstones. (Your diamond
gift, however, requires the utmost care. A cut dia-
mond can chip if it is struck at certain angles.) What
makes a diamond a diamond, what gives it its enduring
value and beauty, is the way a diamond admits and
reflects light. A beautifully cut diamond has the ability
to absorb light and reflect it back, so that the diamond
sparkles with fire and brilliance. A diamond in the
rough resembles a pebble on the beach — and you
could easily pass it by. It is the skill of a fine
jeweler, like the dedicated craftsmen you'll
find at Albert's, that releases a dia-
mond's beauty and turns it into
a valued gift of love.





Style

**Choose a style that reflects
your good taste.**

The style of your diamond is determined largely by its shape. The shape you choose will determine the look of the stone, but should not affect its value and beauty. These will endure, no matter what the shape, if the stone is expertly crafted.

The round-brilliant is the most popular shape. An exquisitely cut round-brilliant diamond has 58 facets allowing the most light — and so the most sparkle and brilliance — to be reflected up and out through the top. Other popular shapes include the oval, the marquise, the heart shaped, the emerald cut, and the pear or princess cut. Today your choice of shape is only limited by your imagination, and the skill and experience of the jeweler.



What else determines style?

Certainly the setting. Should you choose a simple or an ornate setting? Should your diamond be set in yellow gold, or white gold or platinum?

At Albert's, we believe that the setting should highlight your diamond, not overpower it. The best setting is a simple setting, neither adding nor detracting from the stone.

Although prong settings, either four or six prongs, are usually the most popular settings for a diamond ring, there are certainly other types of settings to consider. And when choosing your setting, we suggest you rely on the advice and experience of your Albert's jeweler.

The precious metal you choose to hold your diamond is very important, too. The color of the setting can affect the perception of the stone's color. Your Albert's jeweler will help you select a precious metal that complements the color of your diamond. As a general rule, a white diamond should be placed in a white setting — white gold or platinum. On the other hand, yellow gold can make a diamond with a yellow hue appear whiter than it really is.

You can also accent your diamond with other gemstones like rubies or emeralds or sapphires. If you do, your Albert's jeweler will insure that all the stones you choose are in perfect balance — in size and shape and color.



Releasing your diamond's fire and beauty.

When shopping for a fine diamond, there are four distinct guideposts to follow to help you in your purchase. These guideposts are called the "four C's", and in combination they determine a diamond's beauty and value.

The first "C" stands for cut: proper cutting releases the diamond's sparkle and beauty. A perfectly cut diamond can be spotted across a room. It flashes with fire and brilliance. Each facet has been placed in perfect precision to absorb and reflect light. It is the cut that sets a diamond apart from all other gemstones.

A diamond that is cut improperly can weaken the stone — so that it may chip or break more easily. At Albert's we believe that, in the cutting process, skill and experience are at an absolute premium. And so we employ only the most skilled craftsman for this painstaking but very rewarding task.



Sometimes a diamond is cut to make it appear larger than it is. But this practice robs the stone of its brilliance. A diamond that is cut larger than another of the same weight, will not be as beautiful. Every Albert's diamond is cut to its proper proportion, and will always retain its brilliance and beauty.

Round-Brilliant



Oval



Pear



Marquise



Emerald

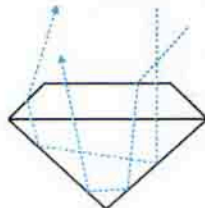
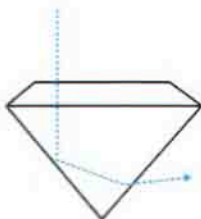
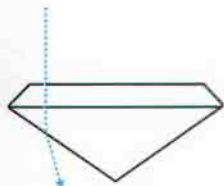


Princess



Path of a Beam of Light

The Albert's diamond at right is cut to maximize its fire and brilliance. Some other diamonds, like those illustrated center and left, are cut to maximize weight and will not be as beautiful.



Clarity

How flawless is flawless?

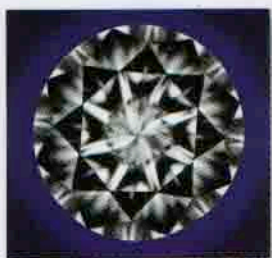
The second “C” is clarity, or flaw classification.

An entirely flawless diamond is certainly rare. As a diamond forms, it naturally develops tiny, microscopic imperfections, but most of these flaws or inclusions are usually not visible to the naked eye. A jeweler uses a magnifying glass or loupe to detect flaws, and the more flawless your diamond is, of course, the greater its value.

There are a number of recognized ways to measure the clarity of a diamond, and at Albert's we rely on the GIA or Gemological Institute of America Clarity Scale. We grade a stone on both its internal inclusions and external blemishes. And the clarity grade a stone receives — from FL, or flawless (extremely rare) to I-1, I-2 and I-3 (imperfections visible to the naked eye) — takes into account the type, number, placement and color of the imperfections.



Clarity Grades



FL

(flawless)



IF

(internally flawless—
minor surface blemishes)



VVS₁-VVS₂

(very, very small inclusions)



VS₁-VS₂

(very small inclusions)



SI₁-SI₂-SI₃

(small inclusions)



I₁-I₂-I₃

(imperfect-eye-visible inclusions)

At Albert's, we reject any diamond with less than a SI-2 clarity rating. Our gemologists strictly hold to this principal and examine every stone from every possible angle with the most powerful of microscopes.

Color

The less color the better.

Color is one of the most significant factors to consider when making your purchase.

Color, which is the third “C”, greatly determines a diamond’s value. The finest and most expensive diamonds are white — or more accurately — colorless, but most colorless diamonds usually have minute traces of yellow or brown.

The less of these traces your diamond has — the more valuable it is. But how do you judge color? At Albert’s, we again turn to the Gemological Institute of America, and use their color-grade standards to classify our diamonds.

It is an alphabetical scale beginning with the letter D, designating the rarest and most colorless diamonds — and continuing to the letter Z. Each letter after D indicates some traces of yellow or brown, but any diamond in the D to F scale is exceptionally fine. In fact, any diamond with an I rating or better is considered virtually colorless.

D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
colorless	near colorless	faint yellow	very light yellow																			light yellow

Here’s something else to keep in mind about color. Some colored diamonds are extremely rare and extremely valuable. These diamonds are called fancies and occur naturally in colors like yellow, blue, red, green, lavender and pink.

Carat

The weight of your diamond.

Carat, or the weight of a diamond, is the fourth "C."

It's important to be familiar with carat weight and how it will affect your purchase. First of all, diamond prices are usually quoted in carats. Diamonds of the finest quality will sell for the highest price per carat. The price of a diamond also increases per carat from smaller to larger stones, since larger stones are in shorter supply.

Another term you'll hear when a jeweler talks about weight is "points." A carat has 100 points, so if a diamond has 75 points it is $\frac{3}{4}$ of a carat in weight.

But carat weight alone is not the way to judge the value of a particular stone. You must also consider the other "C's" — cut, clarity and color.





GIA GEM TRADE LABORATORY

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SEP 30 1996 **DIAMOND GRADING REPORT** 10015228

THE FOLLOWING WERE, AT THE TIME OF THE EXAMINATION, THE CHARACTERISTICS OF THE DIAMOND DESCRIBED HEREIN BASED UPON NON-MAGNIFICATION (WELL-CORRECTED TRIPLET LENSES) AND BINOCULAR MICROSCOPES. DIAMONDITE AND SIMILAR COLOR COMPARISON DIAMANDE ULTRAVIOLET LAMP, MILLIMETER GAUGE, COMET BALANCE, FISHPONDSCOPE, AND ANALYTICAL INSTRUMENTS AS NECESSARY.

RED SYMBOLS DENOTE INTERNAL CHARACTERISTICS (INCLUDED). GREEN SYMBOLS DENOTE EXTERNAL CHARACTERISTICS (INCLUDED). SYMBOLS INDICATE TYPE, POSITION AND APPROXIMATE SIZE OF CHARACTERISTICS. DETAILS OF WHICH ARE NOT SHOWN. DIAGRAMS MAY BE APPROXIMATE.

SHAPE AND CUTTING STYLE

Measurements: ROUND BRILLIANT
7.09 - 7.19 X 4.21 MM.
Weight: 1.26 CARATS

PROPORTIONS

Depth: 59.0 %
Table: 62 %
Girdle: VERY THIN TO MEDIUM FACETED
Culet: NONE
Pavil: NONE
Pavil: GOOD
Symmetry: GOOD

CLARITY GRADE: VS1

COLOR GRADE: I

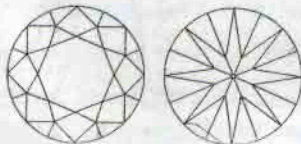
Fluorescence: NONE

COMMENTS:

CROWN ANGLES ARE LESS THAN 30 DEGREES.

KEY TO SYMBOLS

- CRYSTAL
- △ FEATHER
- △ EXTRA FACET



ORIGINAL

GIA GEM TRADE LABORATORY

GIA Gem Trade Laboratory

GIA CLARITY GRADING SCALE





We're conveniently located in the heart of NY's Diamond District at 1 West 47 Street.

Most diamonds look attractive to the naked eye, but a trained eye can detect important differences. Every Albert's diamond is examined and scrutinized to meet our high standards. Each stone is inspected and graded by skilled gemologists, who, as a rule, reject many that they see. Those that are accepted, are painstakingly cut and polished to release the stone's fire and beauty, and entrusted to the skilled hands of an Albert's designer who carefully crafts the band or setting.

And every Albert's setting is itself a work of art, impeccably designed to highlight the brilliance of the stone. Only the finest precious metals are used in this process. Our platinum, for example, is the highest grade of platinum used in the jewelry industry.

For over 15 years, customers from around the world have come to us to purchase the perfect expression of their love. Because they know that here they will find a gift of diamonds of the highest quality — at the best possible price.

Design: Vinny Design Studio
Copy: Carrigan Communications



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