

THE ZIVA JEWELS GUIDE

We want everyone who is considering purchasing a diamond or piece of fine jewelry to be able to recognize quality when they see it and understand effective buying strategies so they can get the most value for their money. We hope that this guide will serve you well and answer all of your questions, but since Ziva Jewels is also committed to providing personalized service, we welcome you to contact us for your more in-depth questions. We also invite you to visit our blog where we provide more valuable information about fine jewelry and diamonds on a regular basis.

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Please note, words in orange are defined in the glossary in the back of this guide.

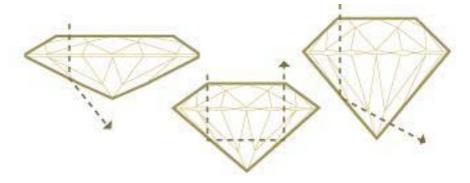
DIAMONDS

With so many options, we know buying a diamond can be overwhelming. This is why every diamond in our selection is hand-chosen and carefully inspected so that even if the buyer chose a diamond at random, the stone would still be of exceptional quality.

Ziva Jewels only carries GIA certified diamonds with clarity grading of SI2 or above, meaning all inclusions are microscopic and invisible to the naked eye. We believe that diamond brilliance is *critical* so all of our diamonds are cut 'good' or better, ensuring that your stone will not leak light, but reflect it beautifully.

Diamond Cut

Diamond cut is the most important of the four C's. When purchasing a diamond, it is wise to devote the majority of your budget to the best cut you can afford, since cut directly influences a diamond's appearance. An 'excellent' otherwise known as an 'ideal' cut is what gives the diamond its fiery brilliance no matter how big or how small the diamond is. A well-cut diamond can also mask less desirable qualities such as a lower color or clarity grade.



Diamond cut refers to the proportions of the diamond. If the facets are lined up correctly and at the proper angles, light will enter the diamond and be dispersed in a magnificent array of color. If a diamond is cut too deep or too shallow, it will leak light, have dark spots and not reach its beautiful light-reflecting potential. The following table lists proper diamond proportions for ideal, very good and good cut diamonds.

	Ideal	Very Good	Good
Depth %	59%-62.7%	58.1%-63%	56.1%-64.3%
Table %	53%-57%	53%-63%	53%-65%
Girdle	Thin-	Very Thin-	Very Thin-
	Slightly Thick	Thick	Very Thick
Culet	None-	None-	None-
	Medium	Medium	Medium
Polish	Excellent-	Excellent-	Excellent-
	Very Good	Good	Good
Symmetry	Excellent-	Excellent-	Excellent-
	Very Good	Good	Good

Diamond cut is different from diamond shape. Diamond shape refers to the silhouette of the diamond when viewed from the top. The most popular shape is the round brilliant, followed by the square princess cut. Other shapes, like the marquis shape, pear (also known as teardrop shape), heart shaped, and others are considered fancy cuts. Fancy cuts are generally less expensive than brilliant round and princess cut diamonds and they do not have ideal proportions that are as precisely defined.

What is a brilliant cut diamond?

Brilliant cut has nothing to do with the quality of the diamond. It refers to a kind of diamond cut that has 58 facets and comes in a variety of shapes including round, pear, heart, oval, and radiant.

What diamond shape is the best?

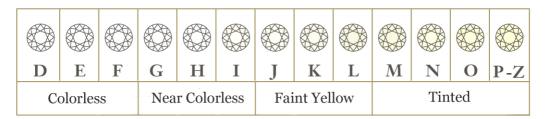
Round brilliant is traditionally thought of as the most superior diamond shape because it has been studied and perfected for centuries. A diamond has to be cut into certain proportions and the round brilliant more than any other shape has specific standards to ensure the diamond is reaching its full potential.

A brilliant round diamond is also less likely to reveal a lower color grade in its corners because it has *no* corners. Lack of corners also makes it a more robust stone and less likely to chip than the pointed tip of a pear shaped diamond or marquis diamond. Diamond shapes that are more delicate, such as the pear shaped diamond, are also more expensive to insure but their benefit is that they appear to have more carat weight.

Since round diamonds hide color the best, we recommend choosing a cushion shape, radiant shape or oval shape to maximize color in fancy color diamonds.

Diamond Color

After diamond cut, the second most important of the four C's is color. The GIA diamond grading system is the industry standard. D-F is an ideal color grade but G-H is still considered colorless.



I-K diamonds have very faint yellow tones that can be masked in a number of ways. For one, setting an I-K color stone in a setting made of yellow gold will offset the yellow tones. Usually, getting a diamond with fluorescence is undesirable, but if the diamond has a strong blue fluorescence, it can counterbalance the yellow tones.

Fancy shapes, such as marquis, pear shaped, heart-shaped diamonds, etc. are less capable of hiding color than round diamonds. Fancy shapes that are rated below G tend to exhibit subtle yellow tones in the corners. Diamonds above 2 carats also tend to show more color so for larger stones we recommend choosing a diamond with a G grade or better.

What is the lowest color grading I can get away with?

For an engagement ring, anything above an H is still considered beautiful and a near colorless diamond. If you want a true colorless diamond and a D is out of your budget, you can go down to an F and there would only be a subtle difference. For a bracelet, you can get away with a J-K color of diamond.

What grade is assigned to red, blue, pink and other color diamonds?

Fancy colored diamonds are not graded on the typical D-Z scale used for colorless diamonds. Colored diamonds are judged based on color tone, hue and saturation. As such, all natural colored diamonds are assigned a grade of Z+ no matter what fancy color the diamond is.

Diamond Clarity

Diamond clarity is rated on a scale that goes from FL to I3 and is based on the presence of microscopic inclusions. FL stands for flawless and designates a flawless diamond. Anything above SI is considered acceptable and should not have any visible flaws when seen with the naked eye. The chart below shows all the diamond clarity grades ranked from best (top) to worse.

Clarity Grading Scale

FL Flawless

IF Internally Flawless

VVS1 Very Very Slightly Included 1VVS2 Very Very Slightly included 2

VS1 Very Slightly Included 1VS2 Very Slightly Included 2

SI1 Slightly Included 1 SI2 Slightly Included 2

I1 Included 1I2 Included 2I3 Included 3

Diamond clarity is less important that color and cut, except in the case of Asscher or Emerald cut stones. Asscher and Emerald cuts are meant to display clarity above all else, so it is important to be sure that the openness doesn't betray the diamond's beauty by revealing a flaw.

Most people buy diamonds between SI1-VS1 clarity and from E-H in color. G color diamonds at VS2 level are the most popular.

What is an inclusion?

When it comes to diamonds, an inclusion is another name for a flaw. There are several kinds of inclusions, including carbon spots, air bubbles, internal cracks (feather cracks) and white points.

Are inclusions had?

Inclusions are undesirable, but they aren't necessarily all bad. For one, in diamonds rated above SI3, inclusions are microscopic and should not affect a diamond's appearance.

Two, since every diamond has different inclusions in different places, inclusions serve as the diamond's fingerprint. This can come in handy if the diamond is ever stolen because it allows the rightful owner to match the diamonds documentation with the diamond. The diamond's inclusions should directly correspond to the inclusions mentioned in the diamond's certification. If they don't, chances are the documentation is fraudulent or belongs to a different diamond.

How common are inclusions?

Diamonds without inclusions are extremely rare and very expensive. De-Beers estimates that only one in seven million diamonds recovered will produce a one carat D flawless polished stone. Most diamonds used in jewelry fall into the VS (very slightly included) or SI (slightly included) categories. To see most inclusions you would need to magnify the diamond.

How can you tell how many inclusions a diamond has?

A diamond's certification should give you all the information you need. This is why it is so important to buy diamonds from a jeweler with certified diamonds. The certificate will tell you how many inclusions a diamond has and tell you the diamond's clarity rating. If your diamond is not certified, you can submit it to the GIA and for a fee, they will tell you more about the diamond

Does a low clarity grade affect a diamond's brilliance?

In quality diamonds rated above SI2 (where inclusions are microscopic) fire and brilliance should not be affected. Since clarity is a measure of inclusions or imperfections in the diamond, it will not affect a diamonds appearance as much as cut

or color will. In cases where the diamond has a rating of I1-13, the inclusion might be visible with the naked eye and interfere with light reflection within the diamond, but these diamonds are rarely used for jewelry.

Diamond Carat

Carat refers to the weight of the diamond; however, carat weight does not accurately convey size. Sometimes a diamond may appear larger when viewed from the top compared to a diamond of the same carat weight. To accommodate the stretch, the larger-looking diamond was most likely cut too shallow and will not reflect light properly. This is where having an excellent cut pays off because it ensures that the weight is distributed appropriately.



Diamonds are more expensive per carat if the weight is a whole-carat or half-carat value. For this reason, we advise consumers to avoid getting a 1.0 carat diamond if they are trying to stretch their budget. A diamond that is slightly below a whole or half carat, such as a .98 carat diamond or 1.46 carat diamond is a better value and a wiser choice. The difference in size will be undetectable. Plus, your jeweler should have absolutely no problems fitting the diamond into a setting made for a stone with a whole carat value.

Diamonds are more rare and expensive at higher carat weights, which is why three 1/3 carat diamonds are collectively worth less than one 1 carat diamond. You can use this to your advantage and opt for a three stone ring with smaller diamonds rather than a ring with a larger center stone.

I have two stones that have the same carat weight, but one looks bigger. Why is that?

Carat weight is a measure of weight, not size. If one of the diamonds is cut poorly, and the diamond appears 'chubby' some of the carat weight could be hidden. On the other hand, if one of the stones was cut shallow to stretch the surface area of the stone. then it could appear larger. Having a stone that is too deep or too shallow is undesirable because it will not reflect light properly, making the stone appear smaller and dull.

In the case of gemstones, some gemstones are heavier than others. Rubies for instance, are denser than diamonds, so a 1 carat ruby will be smaller than a 1 carat diamond.

Diamond Certification - The 5th C

Certification is so pivotal when purchasing a diamond because it objectively conveys the true qualities of the diamond. A certificate tells you the diamond's exact measurements and weight, as well as the details of its **cut** and quality.

Certification takes on increased importance when buying online. In most cases, since you can't see the diamond before you buy it, the certification ensures that you're getting an authentic diamond of the quality that you paid for. Ziva Jewels recommends that you only purchase a diamond certified by the GIA, the most reputable of all the diamond certification agencies.

When purchasing a diamond online, the diamond should have its certification number listed. You can call the GIA and verify that the certification number and details of the diamond are the same as the one that is listed. This allows you to be confident that the paperwork and the diamond are authentic.

Is GIA Diamond Certification recognized abroad?

Yes, the GIA has a very strong reputation internationally which is why Ziva Jewels only carries diamonds certified by the GIA.

General Questions about Diamonds

Which of the 4 C's is the most important?

Diamond cut is the most important of the four C's. When purchasing a diamond, it is wise to devote the majority of your budget to the best cut you can afford since cut directly influences a diamond's appearance. An 'excellent' otherwise known as an 'ideal' cut is what gives the diamond its fiery brilliance no matter how big or how small the diamond is. A well-cut diamond can also mask less desirable qualities such as a lower color or clarity grading.



Can a diamond break or chip?

Even though a diamond is one of the hardest naturally occurring substances on earth, it can still be broken. If struck hard enough from the right angle, a diamond can even shatter.

The part of the diamond that is most likely to chip is the girdle (the widest part of the diamond where the crown meets the pavilion) and the culet. For this reason it is important to avoid diamonds with thin girdles. As for the culet (the point at the bottom of the diamond), not all diamonds have a culet but those that do are so that it will not chip off.

It is important when storing your diamonds to keep them away from other diamonds in your jewelry box so that they won't scratch each other.

Is diamond fluorescence good or bad?

Diamond fluorescence affects diamonds so subtly that it is widely ignored. In fact in a study conducted by the GIA, the general public was unable to determine whether fluorescence produced a positive or negative color change. The jewelers and gemologists surveyed were not able to come to general consensus either.

At Ziva we recommend choosing a diamond without fluorescence; however, out of all of the undesirable diamond characteristics, diamond fluorescence is one of the least important. Some of the most beautiful diamonds in the world are fluorescent including the Blue Hope Diamond that gives off an eerie red fluorescence. We recommend devoting the majority of your budget to a diamond that has an excellent cut and color.

There are two exceptions when fluorescence might be desirable. In cases where the diamond has a lower color grading, a blue fluorescence could counterbalance the subtle yellow tones. For diamonds rated D-F on the color scale, fluorescence should always be avoided, this is something that most diamond professionals were able to agree on.

Diamond fluorescence can come in handy as a way to identify your diamond if you are aware of its florescent properties. At one point, fluorescent diamonds were even prized because people could see if their diamond was swapped with just a black light.

How can you tell if a diamond is real?

One way to tell if a diamond is real is to take the diamond to a jeweler. The jeweler will magnify the diamond in question and perform a few harmless tests on the diamond to see how it performs. The absolute best way, however, is to send the diamond to the GIA so they can conduct a proper and unbiased test. They will also be able to certify the diamond for you. If your diamond is already certified, you can verify the number on the report with the GIA or whichever laboratory certified the stone and make sure that your certificate and diamond are authentic.

Questions about Purchasing a Diamond

Is buying a diamond online safe?

Buying a diamond online can be a great way to save money, as long as you are buying a diamond that is certified. Ziva Jewels recommends that you only purchase a diamond certified by the GIA, the most reputable of all the diamond certification agencies.

When purchasing a diamond online, the diamond should have its certification number listed. You can call the GIA and verify that the certification number and details of the diamond in question are the same as the one that is listed. This allows you to be confident that you are indeed purchasing an authentic diamond.

Is it better to choose a diamond or an engagement ring first?

Ziva Jewels recommends choosing an engagement ring setting first. Choosing a diamond first can be limiting because the diamond may not fit into the style you want. Ziva Jewels does custom orders so if you want to fit a loose diamond into a style that wasn't meant for the shape or size of the diamond, email us at quotes@zivajewels.com and we can help you.

How much should I spend on an engagement ring?

Deciding on a budget is important to consider before you ever set foot into a jewelry store so you don't feel pressured to buy something you can't afford. At Ziva, we encourage you to decide on an amount that makes sense for you financially as well as emotionally.

The time-honored tradition is for the groom to spend between two and three months' salary on a ring; however, the tradition is only around 60 years old and actually originated with a marketing campaign DeBeers launched in 1947. Therefore, feel free to decide for yourself and once you decide on a budget, stick to it proudly.

Questions about Ziva Jewels

Does Ziva Jewels charge sales tax?

We only charge sales tax on orders shipped to an address in California.

Are all of your diamonds natural?

Yes, at Ziva Jewels we only carry natural diamonds and do not sell laboratory (also known as man-made) diamonds, Moissanite or Cubic Zirconia.

What is the difference between the engagement rings and the anniversary rings in your collections?

Engagement rings have a matching wedding band whereas anniversary rings do not. We might be able to custom make a wedding band for you if the ring you want does not have one, email us at quotes@zivajewels.com and we can help you.

FINE JEWELRY METALS

At Ziva Jewels, we believe that the best metals for crafting beautifully designed and intricately decorated jewelry are platinum and gold. For this reason, those are the only two metals we work with, but that doesn't mean that you shouldn't know the properties of other common jewelry metals. Allow us to explain the pros and cons of platinum, gold, sterling silver, tungsten, and titanium so you can choose the metal that is right for you.

Platinum

For fine jewelry, platinum is a superlative choice because it is practical, durable and beautiful. Unlike gold, platinum will not wear down over time. Although platinum is more expensive than gold, a gold ring will eventually need to be replated with rhodium or the different parts may need to be reinforced, but this isn't the case with platinum. While the initial cost is more, in the long run, platinum proves to be more cost effective.

Of all the metals used in jewelry, platinum has the benefits of both malleability and strength. In other words, there are stronger metals than platinum, but those metals cannot be resized or produce intricate jewelry designs.



Platinum is naturally hypoallergenic and will not tarnish.

Platinum jewelry will eventually develop a patina (a dulling and slight surface change due to scratches) over time. Unlike tarnishing which is always unfavorable, a patina gives the platinum an antique look and certain wearers prefer not to polish it away.

Sterling Silver

Sterling silver is a great inexpensive choice for costume jewelry or your casual jewelry pieces. Sterling silver is not recommended for fine jewelry because it isn't the most reliable metal to hold precious gems and diamonds.

In its natural state, silver is an excellent metal, but to be used for jewelry it needs to be mixed with other alloys to give it fortitude. This is where problems arise. Nickel is one alloy that can be mixed in with silver. Unfortunately, about 12% of people are allergic to nickel. Copper is another metal alloyed with silver and is the reason silver is prone to tarnishing.

Tarnish appears no matter how fine the sterling silver is. It is a naturally occurring process that blackens the surface of sterling silver when it is exposed to certain things. The list ranges from sulphur in the air to wool, latex gloves, oils from your hands, ammonia, chlorinated water, and even salty or oily foods.

We recommend storing your silver jewelry with a piece of chalk in a zip lock bag to delay tarnishing. There is also a process called 'flashing' where silver or **rhodium** is used to plate jewelry that actually works very well.

Titanium

Gold scores between 2.5-3 on the metal hardness scale. Platinum is between 4-4.5, but titanium comes in at a strong 6. For this reason, titanium is regarded as a rugged and masculine metal that is well suited for men's wedding bands. Titanium will not tarnish or wear down over time and is hypoallergenic.

Titanium does not have the same malleability as other softer metals so it cannot be made into a prong setting. As such, it an unlikely choice for detailed styles including the traditional engagement ring. Titanium also cannot be resized and since the wearer might fluctuate in weight over the years of the marriage, this is very inconvenient.

One of the biggest benefits of titanium is that it is significantly less expensive than platinum and also more lightweight so the wearer will find it very comfortable.



Gold

When it comes to jewelry, gold is the gold standard. It is by far the most popular and the go-to for fine jewelry. The reason for this is gold won't tarnish, rust, or corrode and is the most malleable of all metals. The jewelry designs that can be produced using gold are endless.

Pure gold is too soft for jewelry which is why it is combined with other metals (such as nickel) to produce a stronger alloy. 18K is the ideal alloy because it contains 75% gold and will retain a vibrant sheen. 14K gold is less shiny, and since it contains less gold, it is a stronger metal. 14K is usually used when strength is preferred over appearance such as jewelry clasps or earring backings.

People are more likely to be allergic to gold with more nickel. In these cases, plating gold in rhodium can be an effective solution.



Besides inducing allergies, the biggest downside to gold is that is wears down and eventually needs to be replated, especially if it is white gold.

Tungsten and Tungsten Carbide

Tungsten and Tungsten Carbide are not the same metal and it is important to know the difference because the price and properties between the two vary greatly.

On the metal hardness scale tungsten scores a 7.5 whereas tungsten carbide comes in between 8.5 and 9. If tungsten carbide were to go head-to-head with gemstones, it would rank higher than all other gemstones with the exception of diamonds and corundum (sapphires and rubies).

Like titanium, both tungsten and tungsten carbide cannot be resized and are considered masculine metals. Both metals cannot be shaped into elaborate designs so they are not a practical choice for an engagement ring. They are, however relatively inexpensive compared to platinum.

The difference between tungsten and tungsten carbide is that tungsten carbide is bonded with carbon and nickel. Although they have nickel, tungsten carbide rings only have a trace amount so they are still considered hypoallergenic.

Tungsten rings, on the other hand, are cheaper than their carbide counterpart because they are alloyed with cobalt. Cobalt has the ability to irritate the skin and may cause the ring to oxidate and ruin the metal by staining it.

When purchasing a tungsten carbide ring it is important to look inside of the shank to make sure that the ring is cobalt free.

What is the best metal for a ring?

Platinum and 18K gold are the best metals for rings and each has their own benefits. Platinum is significantly more expensive than gold and hypoallergenic. Unlike gold, platinum will not gradually wear down over time, but it will develop a patina that can be polished away by a jeweler.

Setting a diamond in yellow gold is less expensive and beneficial if the diamond has a low color grade. The yellow in the gold will help disguise the faint subtle tones in the diamond.



COLOR

Gemstones and Colored Diamonds

When it comes to gemstones and colored diamonds, a beautiful color dominates over all other desirable qualities including cut and clarity.



Buying a colored diamond or gemstone is completely different from buying a colorless diamond. If a colorless diamond is cut too shallow or too deep, it will appear lifeless and dull. If a too shallow or too deep cut was used on the right gemstone, the gem's color would be illuminated beautifully. For this same reason, the superior round shape that is best for colorless diamonds is not the best when it comes to colored stones. The best shapes for making a gemstone or fancy diamond's color stand out are the cushion, radiant and oval shapes.

How color is graded

For gemstones and colored diamonds color is graded based on three factors hue, tone and saturation.

Color Hue

Color hue refers to the dominant color present in a colored stone. In the case of a diamond some choices would be blue diamond, pink diamond, red diamond, yellow diamond, etc. Pure hues are the most desirable for diamonds and gemstones, but they are also the rarest. Most colored stones have hints of another color, making them less desirable, but also more affordable. These secondary colors are called tints and the most sought-after gemstones have only faint hints of other colors.

Color Tone

Color tone refers to the depth of color a stone appears to retain even when illuminated. It can range from dark to very dark or light to very light or medium. Think of tone as a way to describe the shade of the primary hue.



Color Saturation

Color saturation is determined according to how much of the color is present in the stone. If the stone has a dark color tone, the saturation can vary from dark to deep. If the stone is light in tone, the saturation can vary from pastel to vivid and intense. To make things clearer, tone is a description of what color the diamond is, saturation refers to how much of that color is present.

Natural Color Diamonds



Natural color diamonds, also known as fancy diamonds, are celebrated for their rarity. For this reason, they are significantly more expensive than their non-fancy counterparts. Canary diamonds, red diamonds, blue diamonds, pink diamonds

and green diamonds are considered fancy diamond colors.

On the diamond color scale, natural colored diamonds are given a grade of Z+. Fancy intense and fancy vivid are the most desirable color grades for fancy colored diamonds and are the most expensive, depending on the presence or absence of tints. Also, some colors are rarer than others. Red diamonds for example, are extremely rare, so they are outrageously expensive.

Colored diamonds tinted with another color are generally worth less than primary colored diamonds. If you want a colored diamond, but you can't afford one, buying a colored diamond with a tint could make the diamond more affordable. The diamond will also be more unique.

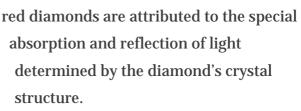
What makes colored diamonds so special and valuable?

Natural colored diamonds are special because of their rarity. Consider this...

- Out of every 10,000 diamonds discovered, only one is a natural color diamond.
- 85% of found diamonds do not meet quality standards and therefore, are not set in jewelry.
- Only one diamond in a million weighs one carat or more.

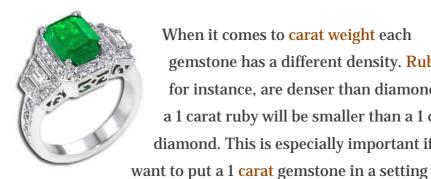
What gives fancy diamonds their color?

Well, that depends on what color the fancy colored diamond is. If it is a yellow diamond, the presence of nitrogen during diamond formation gives the stone a bright yellow hue. An abundance of boron or hydrogen can make a blue diamond. Pink diamonds and



Gemstones

As a general rule, gemstones vary tremendously between one another, so to choose the ideal gemstone, it is best to compare it to gemstones like it.



When it comes to carat weight each gemstone has a different density. Rubies for instance, are denser than diamonds, so a 1 carat ruby will be smaller than a 1 carat diamond. This is especially important if you

made for a 1 carat diamond. There is a possibility that the gemstone will not fit, so we recommend informing your jeweler about the gemstone's exact dimensions.

Some gemstones naturally have more inclusions than others. Remember how diamond flaws are only acceptable at a microscopic level when they are used for jewelry? Rubies and emeralds are significantly more flawed than diamonds. The difference is so great that the quality of an emerald is graded with the naked eye. Other stones are naturally blessed with fewer inclusions, such as citrine, blue topaz and aquamarine. When choosing an emerald or any other gemstone, find out what

quality the stone is when compared to other stones like it to ensure that your gemstone is of high quality.

Unlike diamonds, gems are often treated with heat, radiation, or with wax or oil to improve color, durability or clarity. Some treatments are universally accepted, especially when the treatments will result in permanent change. Other treatments are frowned upon, usually when the treatment results in only a temporary and misleading shift.

When choosing a gemstone, the buyer must be aware that not all gemstones are the same. Sapphires and rubies (rated a 9 on the Mohs hardness scale) are the second-hardest stone after diamonds so they are the most dependable choice. Emeralds (rated a7.5 to an 8 on the Mohs hardness scale) are considered fragile but are still considered valuable because of their rarity. Tanzanite is similar in durability to an emerald and can also be pricey depending

on quality.

It is important to note that the scale is exponential. This means that diamonds are not a little bit harder than rubies. They are four times as hard. Rubies and sapphires are twice as hard as something rated an 8 on the hardness scale.

The best advice we can provide when it comes to choosing a gemstone is talk to the jeweler you are buying from. Gemstones vary so much from one another and have so many special considerations, that we encourage you to speak with someone who can share in-depth information about the exact stone you are buying. They can best explain how to care for your gemstone and tell you about the treatments that the stone has had. If you are purchasing from Ziva Jewels, we encourage you to give us a call or chat with us on our website. We also recommend subscribing to the Ziva Jewels Blog where we will also be sharing more in-depth information about precious stones.

Gemstone Meanings

Different gemstones represent different messages and emotions.

Rubies mean wisdom and awareness and are also a gemstone associated with royalty.

A citrine is a symbol of joy because of its warm bright color. Choose it to express a message of hope, youth and health.

The tourmaline possesses the power of healing. The tourmaline

comes in more colors that any other stone including the interesting watermelon color tourmaline. According to legend, different colors heal different parts of the mind or body.

A peridot, or evening emerald, represents wealth and financial success and attracts romance. Peridots are said to promote openness in relationships as well as friendliness.

A sapphire represents truth, sincerity and consistency. Sapphire rings are usually given to express the commitment and loyalty of the person giving the ring.

Emeralds are associated with stability and balance, as well as loyalty. Emeralds are also the stone of Venus, goddess of love and represents love in all its forms.



Anniversaries

If you're giving a ring to someone in honor of a wedding anniversary there is a tradition of choosing a stone associated with that anniversary. There are also alternate choices.

1	Gold (Peridot)
2	Garnet
3	Pearl (Jade)
4	Blue Topaz (Blue Zircon)
5	Sapphire (Pink Tourmaline)
6	Amethyst (Turquoise)
7	Onyx (Yellow Sapphire, Golden Beryl)
8	Tourmaline (Tanzanite)
9	Lapis Lazuli (Amethyst, Green Spinel)
10	Diamond (Blue Sapphire)
11	Turquoise (Citrine, Yellow Zircon)
12	Jade (Opal)
13	Citrine (Moonstone, Hawk's Eye)
14	Opal (Agate, Bloodstone)
15	Ruby (Rhodolite Garnet, Alexandrite)
16	Peridot (Red Spinel)
17	Wristwatch (Carnelian)
18	Cat's Eye / Chrysoberyl (Aquamarine)
19	Aquamarine (Almandine Garnet)

- 20 **Emerald (Canary Diamond)**
- 21 **Iolite**
- 22 **Spinel**
- 23 **Imperial Topaz**
- **Tanzanite** 24
- 25 Silver (Tsavorite, Green Garnet)
- 30 Pearl
- 35 **Emerald**
- 40 **Ruby**
- 45 Sapphire (Cat's Eye)
- 50 Golden (Imperial / Golden Topaz)
- 55 Alexandrite
- 60 Diamond (Star Ruby)
- Blue Spinel 65
- 70 Sapphire (Smoky Quartz)
- 75 Diamond
- 80 Ruby



Birthstones

Some months actually have more than one birthstone. This could come in handy if you cannot afford the more traditional gemstone, like April's diamond. You can still opt for the less expensive Cubic Zirconia.

January Birthstone Garnet

February Birthstone Amethyst

March Birthstone Aquamarine

April Birthstone White topaz, Cubic Zirconia

May Birthstone Emerald

June Birthstone Pearl, Moonstone

July Birthstone Ruby

August Birthstone Peridot

September Birthstone Sapphire

October Birthstone Opal, Tourmaline

November Birthstone Yellow topaz, Citrine

December Birthstone Blue topaz, Turquoise, Tanzanite



CHOOSING A RING

So you're already certain that you want to buy an anniversary or engagement ring. You've determined your budget, secured the funds and learned how to choose the proper center stone by reading the beginning of this eBook. Different rings are designed with different people in mind. With that said, allow us to give you some information about different styles.

Maximizing the Center Stone

If size is your priority, then choosing to devote the majority of your budget to the carat weight instead of the color or clarity of the diamond is the best way to go for you. Sacrificing on clarity is not as dramatic as it sounds. You can go down three levels in clarity from a VVSI1 to a VS2 and another person would not be able to tell the difference without the proper magnification.

Clarity Grading Scale

FL Flawless

IF Internally Flawless

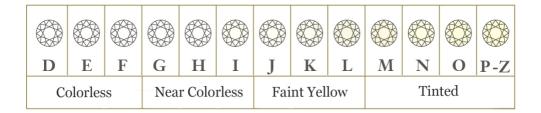
VVS1 Very Very Slightly Included 1VVS2 Very Very Slightly included 2

VS1 Very Slightly Included 1VS2 Very Slightly Included 2

SI1 Slightly Included 1 SI2 Slightly Included 2

I1 Included 1I2 Included 2I3 Included 3

When it comes to diamond color, diamonds are measured on a scale of D-Z. The ideal diamond is colorless and has a D grade but an F diamond is significantly less expensive and still considered colorless. You could go as far as an H without having diamond that is obviously yellow.



Choosing a more oblong shape, like a pear cut diamond or marquise diamond can also give the illusion that the diamond is bigger because of how the carat weight is distributed. Another benefit is that these diamond cuts are usually less expensive than the more popular round brilliant diamond or princess cut diamond.



Choosing a Ring for an Active Lifestyle

Although diamonds are the hardest material on earth, most people don't realize that they can be easily shattered if struck at the right angle. If you think your fiancées ring will be in risky situation, opt for a bezel setting.

A bezel setting does not keep the diamond in place with a few prongs (see claw setting) but instead fully encases the diamond. For added protection, choose a bezel setting that sets the diamond deeper within and not flush with the bezel setting profile.

You may think that if your girl works in an office she doesn't need a ring to support an active lifestyle. If she handles a lot of paper during her day-to-day you could be wrong. Paper is mildly abrasive so in 10-15 years, the ring would have to be redone.

If you're planning on upgrading the ring in the future, choose the more affordable metal. A safe pick is 18K gold. If you're the type that likes to get it right the first time, opt for a platinum ring.



Pavé and Micropavé Rings

Besides being impressive from afar, Khloe Kardashian's radiant cut engagement ring is also beautiful up close. What makes it extra special and glamorous is its pavé shank. In a pavé band design, the ring is encrusted with tiny diamonds all the way around. This would be a great fit for a woman that appreciates fine details.



If you choose a pavé style engagement ring, be sure that the ring itself is crafted by a reputable jeweler. If you don't, the smaller stones might not be as securely fixed into the ring increasing the likelihood that stones will fall out.

Making a Case for the Simple Solitaire

For the girl that appreciates clean and elegant lines, why not get her a classic solitaire? You may be thinking that a solitaire (also known as a Tiffany setting) isn't all that impressive. But, if you take the amount of money that you would save on the setting and apply it the cost of the diamond, you can get something much bigger or of better quality that will surely knock her off her feet.

Opting for a solitaire is also a good idea if you're not sure of what kind of ring to get. You could propose with the solitaire and set the diamond in the setting of her choice after she says yes.



Vintage and Antique Rings

Allow us to explain the difference between vintage rings, antique rings, retro rings, Art Deco Rings, Art Nouveau rings and Victorian rings. That way, you can find the right old-fashioned ring for her.



Vintage and Antique

When describing old-fashioned rings, 'vintage' and 'antique' are two terms that are used interchangeably by most

people, but actually refer to two different things. Vintage can refer to jewelry from any era, from Victorian to retro or art deco. Vintage refers to old-fashioned rings as a whole. To be a bonafide antique, a piece of jewelry must be more than 100 years old.

True antique and vintage rings (not reproductions) generally become more valuable over time. The downside is that most antique rings are not durable enough to endure everyday wear and diamonds set in older rings are usually not up to the same standards that we judge them by today.

The best way to get the styling and quality of a modern ring is to get a vintage or antique reproduction. A reproduction mimics the styling of old-fashioned rings but boasts the dependability and certification that antique rings lack.

When buying an antique ring, it is important to take the ring to an appraiser to make sure that the antique ring is the real deal. If it isn't real, that's alright. Reproductions are just fine as long as you are not paying a higher price because you think the ring is an antique. It is also wise to take the ring to jeweler to find out about the ring's integrity. Make sure that all the stones are securely mounted and that the ring can be resized if necessary.

Victorian

Unlike the above terms, Victorian is a term that refers to a specific extravagant styling popularized during Queen Victoria's reign. The Victorian era was a prosperous time for the United Kingdom and lasted from 1835 – 1901. It was also during this time that interest in the natural world was at an all time high due to the introduction of Darwin's theories on evolution and new botanical discoveries.

As a result, jewelry from the Victorian era is characterized by devoted craftsmanship and intricate designs that incorporate flowers, hearts, serpents, butterflies, birds, and other elements of nature. The prosperity during this time put extravagance within reach and using large center stones became common.

If you're looking for a ring in a Victorian styled setting, opt for yellow or rose gold. Yellow gold, rose gold, and silver were the popular metals of the time because jewelers didn't learn how to work with platinum until very late in the period.

The Victorian style is mostly about craftsmanship and details that reflect nature. Look for ornate details like engravings and swirly shapes. A halo typesetting, where small diamonds surround the center stone, is a modern Victorian design and will make the center stone look bigger, further adding to the Victorian style of the ring.

Art Nouveau and Art Deco

Some people think that Art Nouveau and Art Deco are related, but they actually aren't. Art Nouveau is more closely related to Victorian styling while Art Deco is a dramatic shift from both.



Art Nouveau began in the mid 1800s and lasted slightly beyond the Victorian era. As a result, there is overlap between the two styles, especially the nature motif. Art Nouveau also embraced the curves found in nature and celebrated the feminine form. Curves

and pale colors became very popular as well as representation of the female head with long flowing hair.

If you're interested in a ring with Art Nouveau styling, look for a whiplash style curve. This is one the strongest element of the style and set it apart from the intricacies found in Victorian jewelry.

Where Art Nouveau preferred soft curves, Art Deco preferred strong shapes. The style was popular from the 1920s – 1960s and ushered in the modern age. During the 20s, life was a party. Culture and morals were changing and the generation needed its own way to show off their affluence. Rather than going the way of intricate designs like the previous generation, they went modern.

In 1922 King Tut's tomb was discovered, sparking a public interest in all things Egyptian. Falcon and sphinx motifs were popular, as were the emeralds that the Egyptians treasured.

Emeralds were also popular because their step cut went well with the clean lines of Art Deco. Asscher cut diamonds and gemstones were all the rage. Other stones, including sapphires and rubies were utilized often, especially with other contrasting gems.

For an Art Deco ring, bold geometric shapes, symmetry and accent baguettes are a great place to start. Bright colors and straight lines are also characteristics of the style.



It is also best to choose a center stone with an emerald cut or Asscher cut. If you are going with one of those cuts though, clarity becomes especially important.

Retro

As you can see by now, different historical events affected the jewelry trends of each era. The styling of rings in the retro era is no different. Their defining historical event was World War II.

The retro jewelry era spans the years between 1935-1950. At this time, women were entering the labor force in huge numbers. Their wardrobe changed from girlie girl to working girl, but they still kept their feminine style when it came to their rings. Soft

curves and bold center stones became characteristics of the retro era rings.

Due to the war, platinum wasn't readily available and neither were pearls and certain gemstones. As a result, jewelers used semi-precious stones like aquamarine, citrine, topaz and tourmaline but in huge sizes not yet seen before.

During the later part of the retro era when the war was over, large statement jewelry became more popular. At the time, cocktail rings and lavish jewelry served as a happy reminder that the world was over.

Since platinum was being used for the war effort, yellow gold and rose gold were popular during the retro era. Gold would be the ideal metal for a retro style ring.



Using a center stone besides a diamond would also be favorable for this style of ring. Or if you want a diamond, opt for a fancy shape like a pear shaped diamond or marquise diamonds. Fancy shapes were also popular during the retro era.

GLOSSARY OF DIAMOND TERMS

A

AGS The American Gem Society

AGTA The American Gem Trade Association

Asscher Cut

The Asscher Cut is a diamond step cut similar to the Emerald cut except it is always square. It was developed in 1902 by Joseph Asscher and was the first signature cut to be

patented.



B

Baguette A gemstone cut into a narrow rectangular shape similar to an emerald cut. It is rarely used as a center stone and usually serves as

an accent.



Bezel Setting

A bezel setting has a metal rim that encircles the girdle of a gemstone to hold it securely in place. Since the diamond is enclosed, it is a very protective setting.

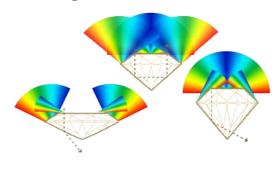


Blemish

A blemish is a flaw on the surface of a diamond or gemstone.

Brilliance

Brilliance refers to how well the diamond reflects light.



Canary Diamond

A yellow natural color diamond also known as a fancy diamond

Carat

Carat is one of the 4 C's and refers to the weight of a diamond or gemstone. It is the equivalent of 200 milligrams, or 0.2 grams. It is different from karat which refers to the percentage of gold in an alloy.

Carat Total Weight

Carat Total Weight, abbreviated (ct. tw.) refers to the combined carat weight of all diamonds in a piece of jewelry.

Cathedral Setting

A cathedral setting, includes arches (that act like a cathedral's flying buttresses) that frame the center stone or head of the setting.

Channel Setting

A channel setting is a setting style where stones are suspended between two bars or strips of metal.



Citrine

Citrines are the most affordable of all the earth-toned gemstones and are a warm orangey citrus color.

Clarity

Clarity is one of the 4 C's and refers to the lack of imperfections in the stone. It is graded on a scale that goes from F (best) to I.

Clarity Grading Scale

FL Flawless

IF Internally Flawless

VVS1 Very Very Slightly Included 1VVS2 Very Very Slightly included 2

VS1 Very Slightly Included 1VS2 Very Slightly Included 2

SI1 Slightly Included 1 SI2 Slightly Included 2

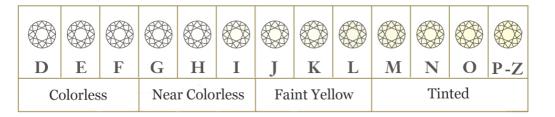
I1 Included 1 I2 Included 2 I3 Included 3

Claw Setting

A claw setting is the same as a prong setting, where prongs are used to keep the diamond in place.

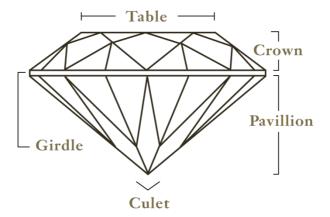
Color

Color is one of the 4 C's and refers to the absence of color in a diamond. Diamonds found in jewelry are usually not below a J or K color grading with D-F being the ideal.



Crown

The diamond crown refers to the collective facets above the girdle of the diamond.



Cubic Zirconia

Cubic Zirconia has been regarded as an excellent diamond simulant, meaning it is not a real diamond but is made to look like one. Ziva Jewels does not use any diamond simulants in the construction of our jewelry.

Culet

The diamond culet refers to point at the very bottom. In some cases, the tip is polished off to form another facet. This is done to prevent accidental chipping. (See diagram on opposite page for depth)

Cut

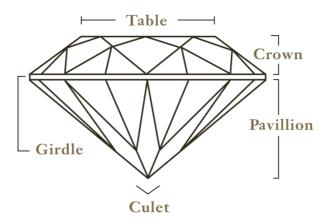
Cut is one of the 4 C's and refers to refers to the proper balance of proportions. If the facets are lined up correctly and at the proper angles, light will enter the diamond and be dispersed brilliantly. If a diamond is cut too deep or too shallow it will leak light.

	Ideal	Very Good	Good
Depth %	59%-62.7%	58.1%-63%	56.1%-64.3%
Table %	53%-57%	53%-63%	53%-65%
Girdle	Thin-	Very Thin-	Very Thin-
	Slightly Thick	Thick	Very Thick
Culet	None-	None-	None-
	Medium	Medium	Medium
Polish	Excellent-	Excellent-	Excellent-
	Very Good	Good	Good
Symmetry	Excellent-	Excellent-	Excellent-
	Very Good	Good	Good

D

Depth

Depth refers to the height of the gemstone from the table (top) to the culet (point on the bottom). If a diamond was the equivalent of the earth, the depth would be a straight line through the center of the earth from the North Pole to the South Pole.



Diamond Shape

The shape of the diamond refers to the silhouette and the look of the diamond when viewed from the top. The most popular shape is the round brilliant followed by the princess cut. There are also fancy shapes such as pear (also known as teardrop shaped), marquis, heart, radiant and more.

 \mathbf{E}

FGL.

The European Gemological Laboratory

Emerald

An emerald is a delicate green stone that is also the birthstone for May. Emeralds are less durable that Sapphires and Rubies which is why they have their own special cut.

F

F or FL

FL or simply F is the highest clarity grading a diamond can receive. It means that the diamond is absolutely flawless. They are extremely rare. De-Beers estimated that only one in seven million diamonds recovered will produce a one carat D Flawless polished stone.

Clarity Grading Scale

FL Flawless

IF Internally Flawless

VVS1 Very Very Slightly Included 1VVS2 Very Very Slightly included 2

VS1 Very Slightly Included 1 VS2 Very Slightly Included 2

SI1 Slightly Included 1 SI2 Slightly Included 2

I1 Included 1 I2 Included 2 I3 Included 3

Fancy Diamond

Fancy diamonds or colored diamonds are given a color grade of Z+. Canary diamonds, red diamonds, blue diamonds, pink diamonds and green diamonds among others are considered fancy diamond colors.

Fire

Fire refers to the refraction of colors that a diamond produces. Diamonds of higher quality have the ability to refract more colors when the diamond is exposed to light.

Fluorescence

Fluorescence is a characteristic that makes some diamonds appear to change color when they are exposed to ultraviolet light.

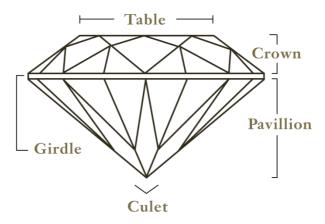
G

GIA

The Gemological Institute of America is the world's foremost authority on diamonds, colored stones, and pearls. They established the four C's and issue diamond certification based on unbiased analysis of gemstone quality.

Girdle

The girdle refers to the part of the diamond where the **crown** meets the **pavilion**.



H

Hue

Color Hue is a term used to grade color in natural colored diamonds and gemstones. Color hue refers to the dominant color of a natural colored diamond or gemstone.

I

I1, I2, I3

I means that the diamond is 'included' and refers to the diamond's clarity rating. A diamond inclusion is another name for a diamond flaw. I ratings are the lowest on the clarity scale and indicate the diamond may have a flaw that is visible with the naked eye.

Clarity Grading Scale

IF Internally Flawless

VVS1 Very Very Slightly Included 1VVS2 Very Very Slightly included 2

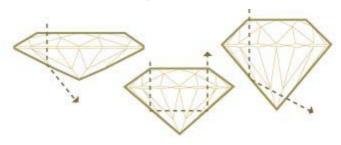
VS1 Very Slightly Included 1VS2 Very Slightly Included 2

SI1 Slightly Included 1 SI2 Slightly Included 2

I1 Included 1I2 Included 2I3 Included 3

Ideal Cut

Ideal cut is also referred to as an 'Excellent' cut. An Ideal Cut is a cut grading assigned to a diamond that is expertly proportioned to reflect the most light possible.



IF

IF stands for 'internally flawless' and is the second highest clarity grading a diamond can receive. (See diagram on opposite page)

Inclusion

An inclusion is another name for a diamond flaw. The more included a diamond is, the lower clarity rating the diamond will receive.

K

Karat

Karat refers to the percentage of gold in an alloy (metal mixture). 18K gold is 75% gold and ideal for fashioning jewelry. It is different from carat which refers to weight.

> 24 karat = 100% gold18 karat = 75.0% gold14 karat = 58.3% gold

10 karat = 41.7% gold

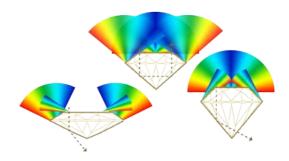
Kimberley Process

The Kimberley Process is a system of documentation to keep track of where a diamond originated and that it was obtained through legal means. It is used to prevent blood diamonds from entering the marketplace.

L

Light Performance

Light performance is used to describe the overall appearance of a diamond, taking into consideration the brightness, scintillation, and fire of the diamond.



Loose Diamond

A diamond that has not been mounted into a setting.

M

Moissanite

Moissanite has been regarded as an excellent diamond simulant, meaning it is not a real diamond but is made to look like one. At Ziva Jewels we do not use any diamond simulants in the construction of our jewelry.

P

Patina

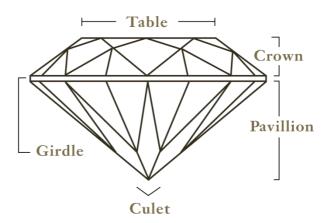
A patina develops on the surface of a metal (including platinum) over time due to exposure and daily wear. The patina gives the piece of jewelry an antique look but it can be polished away.

Pavé style

In a pavé style design, the setting is encrusted with very small diamonds. Pavé is often done either around the band or as a halo around the diamond.

Pavilion

The diamond pavilion refers to the collective facets below the girdle of the diamond



Peridot

Peridot is a delicate lime green gemstone and the birthstone for August.

Point

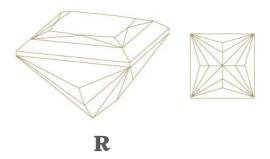
A point refers to the diamond's carat weight. It is the equivalent to 0.01 carats; therefore, 1 carat is 100 points.

Polish

Diamond polish refers to how smooth the outside surface of a diamond has been refined. It is graded with the terms 'Excellent' 'Very Good' and 'Good'

Princess Cut

A Princess cut is a square diamond shape and the second most popular cut after the round brilliant.



Rhodium

Rhodium is a precious metal. It is a member of the platinum family and is used to plate white gold jewelry to give it a shiny white appearance. It also used to plate jewelry if the wearer is allergic to nickel.

Ruby

A ruby has the same durability as a sapphire and is considered a reliable gemstone for jewelry. It is only available in a range of red hues, from purplish and bluish red to orange red.

S

Sapphire

The sapphire is one of nature's most durable gemstones and comes in a variety of colors

ranging from golden yellow, to reddishorange to violet and even pale white.

Saturation

Color saturation is a term used to grade color in natural colored diamonds and gemstones. Color saturation is determined according to how much of the color is present in the stone. If the stone has a dark color tone, the saturation can vary from dark to deep. If the stone is light in tone, the saturation can vary from pastel to vivid and intense.



Scintillation

Scintillation is a term used to describe a diamond's dynamic flashes of light when it is moved back and forth.

Shank

The shank is part of the diamond ring setting that wraps around the finger. It is also referred to as a band.

SI1-SI2

SI means 'slightly included' and refers to the diamond's clarity rating.

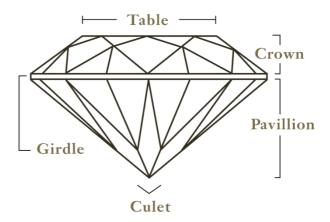
Solitaire

A classic ring style with a simple band and a single diamond suspended by prongs.



Table

A table refers to the large facet on the top of the diamond where light enters. An ideal table percentage is between 53%-57%.



Tanzanite

A vivid blue gemstone mined only in Tanzania at the feet of the majestic Mount Kilimanjaro. They are extremely rare and it is estimated that the solitary mine they come from will only yield Tanzanites for another ten years.

Tarnish

Tarnish is a naturally occurring process that blackens the surface of a metal when it is exposed to certain things. The list ranges from latex gloves to oils from your hands, ammonia, chlorinated water, and even salty or oily foods.

Tiffany Setting

The Tiffany setting is a solitaire design in which the center diamond is suspended above the band with four or six prongs.

Tone

Color tone is a term used to grade color. It refers to how much lightness or darkness a stone appears to retain. It can range from dark to very dark or light to very light.



Tourmaline

A Tourmaline is a gemstone with a wide range of colors, including red, pink, green, blue, and red. At times, the stone can exhibit two colors at once.

VS1-VS2

VS means 'very slightly included' and refers to the diamond's clarity rating.

VVS1-VVS2

VVS means 'very very slightly included' and refers to the diamond's clarity rating.

Clarity Grading Scale

IF **Internally Flawless**

VVS1 Very Very Slightly Included 1 VVS2 Very Very Slightly included 2

VS1 Very Slightly Included 1 VS2 Very Slightly Included 2

SI1 Slightly Included 1 SI2 Slightly Included 2

Included 1 **T1** 12 Included 2

13 Included 3

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