

How to Buy a Wedding Ring for the One You Love



This is for all you guys out there that are thinking about walking down the aisle in the near future. You know the aisle I'm talking about. I'm talking about the one down the center of the church. The one with the minister standing up front asking you and the pretty girl starring into your eyes if you'll forsake all others for the rest for the rest of your lives.

You may have noticed that toward the end of these traditional ceremonies, the bride and groom normally exchange rings. The woman's ring is usually much more ornate than the man's. Chances are good, there's a big diamond in the middle of hers.

You're supposed to go out now and buy one these rings, right? As if you know what you're doing, right? As if you know what to look for, right? Colleges don't teach this—at least the ones I went to. I'm betting your dad didn't explain how to go about buying a wedding ring, either.

Do you know how to pick out one of these things? There is an average of 2.75 jewelry stores on every block of every town in America. Each has a display window one quarter the size of a football field, flaunting, on average, 3,245 wedding rings. I exaggerate, but you get the picture.

Wedding rings come in yellow gold or white gold or platinum. As I mentioned, most come with diamonds. Some are big, some are small. Some are gigantic! The number of diamonds varies, too. Some rings have just one big diamond right in the middle. Others have multiple diamonds set all over the place. These sparkly pieces of carbon come cut in all different shapes, too. Not to mention price!

So how in the name of Jupiter does the average love sick male know what to buy? The choices are mind boggling and this is one choice you don't want to get wrong. Should he consult his fiancé first and get her input and see what she likes?

Or does he pick out something on his own in order to surprise her? We've all watched this movie scene a thousand times where the man gets down on one knee and proposes to his bride to be. She's utterly ecstatic and blown away and looks at the ring as if it's the key to the whole universe. As if it's the ultimate decoder ring that unlocks all the secrets of creation. Wow!

Wow is right! How did this guy pick out that ring? Is he psychic or something? What amazing skill! At the least, this guy must have been homecoming king in high school. How did he do this?

Hold on. I'm going to tell you how. I'm going to walk you through all the steps in buying the perfect wedding ring for your honey. I'm going to take the mystery out of the process.

I'm going to arm you with the precise knowledge so that you'll be able to walk into any jewelry store and know what you're doing and not look like a bumbling idiot. Won't that be nice? You bet!

First Things First

Remember those movie scenes we talked about earlier where the guy surprises the girl with the perfect ring? Guys...reality check. In real life, it rarely happens like that.



In real life, the smart guy gets a consultant to help him with this life or death selection process. Forget the internet. You don't have to look in the Yellow Pages, either. And this is great. This consultant generally works for free! Whoa! Who is this person?

Look no further, guys, than the gal you're going to marry. The one beside you on the couch with her head resting on your shoulder.

It makes sense, eh? Who's going to be wearing this ring for the rest of her life? Who's been dreaming about her wedding day and all the details—including the ring—since she was a little girl? Who gazes at the display of diamond rings every time she walks past a jewelry store? You think she doesn't have at least a rough idea of what she wants?

She's been wearing jewelry for most of her life. So have her friends. They talk about jewelry. She already owns a ring or two. She has a pretty good idea what looks good on her and what doesn't.

The moral of this story is to get your future wife's input. Go to jewelry stores with her. See what she likes. She's by far your best guide.

But I Still Want to Surprise Her!

Alright. Cool. Surprises are good. Who am I to rain on your parade?

Therefore, I'm going to tell you exactly what to do: buy her a diamond solitaire.

A diamond solitaire is a simple ring with one diamond sitting right in the middle. It's the simplest setting made and every jewelry store has them. Guaranteed. If they don't, you've stumbled into a donut shop by mistake and those shiny, glazed things in the display case aren't wedding rings. Those are donuts and they are to be consumed internally.



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At this point, don't worry about the size or quality of the diamond or the color of the gold. We're going to talk about that later.

OK. You've bought your diamond solitaire ring. Visualize it sitting in a little black velvet ring box. (Your jeweler will provide you with one of these when you buy the ring.)

Scene two. You've pulled the ring out of your pocket. You're down on one knee looking up into the sweetest eyes on all the inhabited worlds in this galaxy. What do you say?

Here's what you say guys.

You tell your honey that the diamond in this ring is a symbol of your undying love for her and that she's the one you want to spend the rest of your life with. Lay it on thick, but of course...use your own words. Put your own spin on the proposal. Have a clean hanky available to wipe away her tears of happiness.

But that's not all. You're not done. Here's the cool part!

Tell her that later on, she can take the diamond from this ring and set it in the design of her choice. It's fine if she wants to keep the setting just as it is. If this is the case, simply hug your sweetie and tell her again how much you love her.

If she wants to set the diamond in a fancier design, this is fine, too. You can do this before the wedding or if there isn't time, you can do it after you get back from the Cabo San Lucas honeymoon.

You can also reset the diamond in another setting five years down the road when you're in a better position financially and can afford a more substantial design. At the same time, you can exchange her original smaller diamond for a bigger one if you like. Again, don't worry about the size or quality of the diamond. We'll cover this later. Or right now.

The Diamond



Get her a diamond ring and forget about the rest.

Diamonds are interesting creatures. They're made of carbon just like most of us and like most of the life forms on this planet. In various states, as in coal and gasoline, we burn it to generate energy.

But if subjected to a zillion tons of heat and pressure deep underground and left alone for millions of years, carbon will eventually morph into one of the hardest substances in the known universe. On the Moh's scale—the scale of gemstone hardness—diamond ranks number one. Nothing cuts or scratches a diamond except another diamond.

Most women's wedding rings contain one or more of these gems. If you don't believe me, walk down the street and look at the ring finger on the left hand of every woman of an appropriate age that you pass.

It was DeBeers that coined the phrase, "Diamonds are a girl's best friend" and "Diamonds are forever." DeBeers is a South African diamond company. They're very big, if not the biggest. They're very rich, if not the richest. They're very powerful, if not the most powerful. We don't have the time to delve any deeper. Just know that much of the modern day diamond hype was created by this iconic powerhouse.

I personally wouldn't go so far as to say that diamonds are a girl's best friend; nevertheless, I'd rank them in the top ten. Women like diamonds. Over the years they've become the number one symbol of everlasting love. Women want to be able to shout to the whole world that they're married. They want everyone to know. Women are very proud of being married. Women love diamonds.



This means that you want to get your betrothed a diamond ring. Substitutes won't do, either. CZs (cubic zirconium) look like diamonds but they're fakes. I can buy a 1ct sized CZ for under a dollar. They look good to begin with but scratch and look used in no time. Their luster fades quickly. Don't buy her a CZ! Don't buy her any other kind of clear gemstone, either, no matter what the salesman at Sal's Discount Jewelers tells you. Don't convey your love for your honey with a substitute rock.

This goes for colored gemstones, too. The variety of color is immense. You'll see lots of beautiful rings adorned with spectacular colored gems when you visit the jewelry stores. Look the other way. Stick with diamonds. Diamond: good. Ruby: not as good. Diamond:

good. Emerald: seriously not good. You get the picture.

The Four C's



Many long, technical, books have been written about diamonds. You can knock yourself out studying about diamonds if you're so inclined. Don't let me stop you. For the rest of you, though, I'm going to tell you what you need to be aware of when you walk into a jewelry store to buy a diamond ring.

If you haven't heard of the four C's in relation to diamonds, you will now. The four C's stand for: Color, Clarity, Cut, and Carat weight. These are the four primary factors you need to be aware of when buying diamonds.

All jewelers know about the four C's. If they don't—and I don't know how this could happen a second time—you're somehow back at the donut shop.

Color

Diamonds actually come in an array of colors. Yellow and champagne are hot colors as I write this now. Don't worry. At this point in your relationship these aren't what you're looking for. Or any other color.



You want as colorless a stone as you can afford. You want a nice clear diamond with as little color as possible. You may hear them referred to as "white".

Diamonds are color graded on a scale from D to Z. D, E, and F colored diamonds appear colorless. G, H, and I are nearly colorless and may also appear colorless to the untrained eye, especially when mounted (set in a ring). K, L and M have faint yellow tinting, though the color can be of a brown or grey nature. Little diamonds may look colorless, especially those under ½ carat. Beyond this size, the color becomes more apparent.

Stay away from diamonds lower on the scale. Towards the bottom, you'll commonly see diamonds of this nature on an industrial saw blade. This isn't to say that there aren't beautiful diamonds in this range. There are, but you're not an expert and you don't have the time to mess around with these.

The untrained eye isn't going to be able to see the difference between diamonds in the D to F or G range. Nevertheless, their color rating will influence the price greatly. A flawless D color diamond that shows nicely, might sell for twice what an H or I stone would sell for.

One of the reasons you want a stone that's H or better in color is because of how it'll look in the real world after a week of washing dishes, gardening, changing junior's diaper and rubbing it through your hair at night. A good color diamond will still look good after it's been dirtied. An off-color diamond looks fine when perfectly clean under the brilliant lights at the jewelry store. A ring worn every day, however, won't stay perfectly clean. Buy an off color stone, get it dirty, and you'll know the definition of "buyer's remorse."

We'll get into price later. The important thing to know—all other factors being equal—is that the less color, the higher the price. The more color, the lower the price.

Cut



Important: cut and shape are two different things. Diamonds come in many *shapes*: round, rectangular, triangular, oval, etc. Each diamond, no matter the shape, has been *cut* by a professional gem cutter. The skill of the cutter goes a long way in determining the beauty and price of the diamond.

Envision starting with a round lump of rough diamond. It looks like an ordinary pebble you'd find on the beach or in a stream bed. It's not shiny. It doesn't sparkle. You couldn't tell it's a diamond without a degree from the Gemological Institute of America.

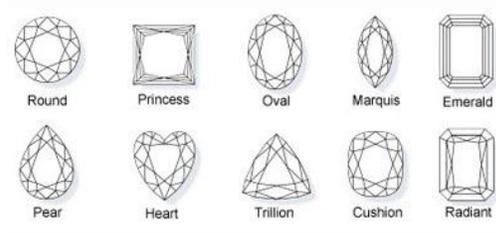
Now picture multiplying this rock by five so that you now have five identical rough diamonds sitting in front of you. Stay with me. Hold that picture.

Give each one of these five stones to a different man sitting in front of a big horizontally spinning metal wheel. These guys are all diamond cutters. They're going to each take one of the "roughs" and cut it into a sparkling, dazzling, and now expensive, round shaped rock that someday will be mounted in a gold ring.

Depending on the skill of the cutter, each diamond will look a little different. One may stand out above the others. Its dimensions are slightly different from the others. It has a little more pizzazz than the others. It stands out more. For some reason it just looks better than the other four.

The reason for this is because of the way the light entering the diamond gets refracted. Basically, light enters the diamond, moves one way or another inside the gem depending on the crystalline structure, and then zips out the top. Reflection is light bouncing off the surface; refraction is light coming back out from the inside of the gemstone.

Technical diagrams of diamond shapes



If our diamond cutter is good, lots of light gets refracted back at you making the diamond look especially sparkly. If he's not as good, the cut diamond won't have the luster or sparkle like the other. If the cutter is new or just off his game, the diamond sits there like a piece of glass without the dazzle of the others.

Most center diamonds in wedding rings are round in shape. Unless your bride-to-be has specifically said she wants something else, get a round diamond.

There are many different cuts of round diamonds. These different cuts have to do with the number of facets (the shiny flat planes on the surface of a stone) and the proportions (the percentages of each part of a cut stone compared to the others). You'll hear terms like "miners cut," "round brilliant," "ideal cut," and many others.

The greatest numbers of round diamonds today are "round brilliant" cut diamonds. Stick with these. Many older diamonds have fewer facets and don't shine as well as a round brilliant. "Ideal cut" diamonds are essentially round brilliant ones in which the proportions are thought to be "ideal."

You will pay more for a diamond that is nicely cut than one that isn't. Just like you'll pay more for a Corvette than you will for a Malibu.

Bottom line: line up the diamonds and notice which one sparkles the most. Pick that one.

Clarity

99.99% of all diamonds you'll ever see contain "inclusions". Technically, inclusions are all the tiny "crap" inside a stone. They come in all different shapes, sizes and colors. The number of inclusions in a stone varies widely. When one of these "flaws" appears on the outside of the diamond, it's called a blemish.

Inclusions include carbon spots which, technically speaking again are "dark spots" usually black in color. They can be big or small in size and few or great in number. Some inclusions look like part of the diamond is out of focus or fuzzy.

You'll be able to see some inclusions with your naked eye. Others require the use of a loupe (a small magnifying glass which I'll explain how to use later) or microscope.

The rule of thumb is, other factors being equal, the fewer inclusions in a diamond, the better it is and of course, the more expensive it is, too.

Are all inclusions bad? No. Almost every diamond you look at will have inclusions. I think they add character and uniqueness to a stone. As long as they don't cloud up the overall appearance and detract from the light refraction, there's nothing wrong with a small spot here or there. Besides, if every diamond was completely flawless, how would you tell your diamond apart from your neighbors?

Most diamonds in America today are clarity graded on the GIA (Gemological Institute of America) scale:

IF	Internally flawless
VVS1	Very, very small inclusions
VVS2	Very, very small inclusions, but slightly more than a VVS1
VS1	Very small inclusions
VS2	Very small inclusions, but slightly more than a VS1
SI1	Slight or Small inclusions
SI2	Slight or Small inclusions, but more than a SI1
I1	Imperfect or Included
I2	Imperfect or Included, but more than an I1
I3	Imperfect or Included, but more than an I2

It's very difficult to see the inclusions in a VVS stone. It takes magnification and lots of practice and they're priced accordingly (high!).

VS diamonds are excellent stones, too. Again, it takes magnification to see the inclusions.

The inclusions in an SI diamond can be easily seen under a loupe. You'll find lots of these gems on the market and factoring in color, cut, and carat weight, SI diamonds can make excellent choices.

As you might have gathered, "I" stones are less expensive. The inclusions are bigger and more extensive and can be seen without magnification. Again, taking into account color, cut, and carat weight, you can find nice stones, but at this clarity, they're harder to find.

Again, the fewer inclusions and the higher the grade of diamond, the better and more desirable it is. Of course, the higher the grade, the more costly it is, too. If you can afford a VVS or a VS diamond, go for it. If your wallet's on the light side, there are many SI stones on the market with plenty of pizzazz and sparkle that have been cut nicely and possess good color.

Remember about cut? Sometimes an SI stone will look better and have more pizzazz and sparkle than a VS one. Why? It's because of the cut.

Likewise, blemishes, those imperfections on the surface of diamonds, range from microscopic scratches to big chips. Like inclusions, the smaller and fewer, the better.

Weight



There are three main types of carrots/karats/carats.

The first “carrot” is the kind commonly associated with Bugs Bunny. “What’s up Doc?”

The second “karat” refers to the percentage of gold in jewelry. We’ll talk about this kind of karat later when we talk about metals and gold.

The third kind of “carat” refers to the weight of a gemstone. The abbreviation for carat is “ct”. A one carat diamond is written as “1ct”. A 1ct diamond measures approximately 6.5 millimeters from side to side, looking down at it.

You’ll also hear diamond weight measured in “points.” There are one hundred points in one carat. Thus, a fifty point diamond equals one half carat. A seventy five point diamond equals three quarters of a carat. A 98pt diamond is pretty darn close to one carat in weight. You won’t be able to see the difference.

Naturally, the heavier the stone, the more costly it is. In the average wedding ring, the diamonds account for most of the cost. Diamonds are much more expensive than gold.

Diamond prices don’t rise in nice progressions, either, as their weights increase. A 2ct diamond will cost more than twice the cost of a 1ct diamond. In other words, (and again, all other factors being equal), if a 1ct diamond costs \$6,000, a 2ct diamond might set you back \$15,000 (more than twice as much).

Another important aspect to be aware of is the price breaks that occur at particular weights. The difference in price between a 97pt diamond and a 1ct diamond can be seemingly out of proportion for only a small 3pt difference in weight. Likewise the difference in price between 1.87ct diamond and a 2ct diamond can be big. What’s the deal?

The deal is this. A woman wants to be able to show off to her girlfriends her beautiful 1ct diamond ring. Not her 97pt ring. Not her 89pt ring. Not her “just-under-a-carat ring”. She wants to be able to say that the diamond in her ring is 1ct (or larger!). She doesn’t want to have to explain that it’s actually not really quite one carat. 1ct is a magical number. So is 2cts. And 3cts.

To be fair, many guys want to be able to give a 1ct diamond ring to their fiancé just as much as she wants to receive it. He wants to show his love and appreciation for the woman he’s marrying by giving her a full carat, not “almost a full carat”. Of course he doesn’t want to appear “cheap,” as well.

Granted, many women don't care. However...many do. See if you can figure out how much of a priority this is for your lady love.

Note: You won't be able to tell the difference between a 95pt diamond and a 1ct diamond without putting the two rocks on a scale. I can't. Joe Jeweler can't, either. In fact, the 95pointer may even look bigger because of the way it's been cut.

So guys...what do you want to do? Do you want the discount that comes with the diamond that weighs in at slightly under 1ct or do you fork out the extra dollars for the full 1.02ct diamond? How thick is your wallet? What does she really want? What does she expect? How much does it mean to you? How much does it mean to her?

My advice is to pay the extra for the heavier stone. You may be sorry you didn't later when you're paying for an upgrade in size three years after you get married. My brother told me that he rarely regrets buying things impulsively or getting things he doesn't necessarily need. What he really regrets, though, are those items he wanted, but for whatever reason, didn't get. Those are the ones he obsesses about.

By now, you probably think that you *have* to buy your fiancée at least a 1ct diamond ring. Right?

Not so fast. Many beautiful wedding rings are set with 1/2ct diamonds or 3/4ct diamonds or 30pt diamonds. In fact, the majority of wedding rings fall into this category. Many women would rather wear something smaller and more modest. Something bigger is considered ostentatious by many women.

Just a note here; just because she says, "oh, it's so big," giving you the impression that she'd be uncomfortable with that size diamond, don't let that make you get a small diamond. It takes about three weeks to visually get used to your new ring or diamond and it doesn't seem so "big" and "huge" when you're "used to it." Go for the larger diamond.

The 92pt diamond—just under 1ct—may be a spectacular diamond, too. The cut and clarity may be great and for this reason makes the diamond sparkle and shine like a beacon at opening night. But because the stone just couldn't make the weight—the magical 1ct mark—it's been discounted and is a better buy.

Once more, this is where you bring in your consultant, your lady love. She's the one you're marrying. Go to various jewelry stores or look at pictures on line with her to see what she likes.

Many rings hold multiple diamonds that together weigh well over 1ct. These make fine wedding rings. Ask her what she likes. Many women don't want one big diamond right in the middle of the ring, but would rather wear one set with a line of smaller diamonds.

Note that the price of five 20pt diamonds will cost much less than one 1ct diamond. Similarly, a 1/2ct diamond set off by two 1/4ct diamonds on each side of it will cost less than one 1ct diamond. You pay a premium for larger stones.

The bottom line is this. The heavier the diamond, the more you pay. You pay a premium for larger diamonds, especially those equal to or greater than “whole number weights,” (1ct, 2ct, 3ct, etc.).

The other bottom line is this. Look at lots of rings with your fiancé and communicate openly about what she really wants in a wedding ring. Communication is very, very important in a relationship. You might as well get off on the right foot.

The final bottom line is this. Many young couples can’t afford a big diamond ring. They’re just starting out. Maybe there’s even a baby on the way. Going into debt at this stage of the marriage is a bad idea. Five or ten years down the line, however, they’re making more money and are off better financially and they’re now able to afford a larger center stone for her wedding ring.

It’s not unusual at all for a woman at a later date—especially an anniversary—to exchange her 1/2ct diamond for a full 1ct diamond. There’s nothing wrong with this at all. I’ve helped women do this many, many times. Every jeweler has. And if he hasn’t...donut shop.

To Certify or Not To Certify



One last word about diamonds is this. They come “certified” and “non-certified.” A certified diamond is one in which one of the major diamond and gemstone grading companies have “graded” the stone and issued a corresponding document detailing the 4Cs. You pay a premium for a certified stone. But then, you know what you’re getting. As expected, non-certified stones are normally less expensive.

The biggest diamond grader in America is the Gemological Institute of America, commonly referred to as the GIA. In Europe, it’s the European Gem Lab, or EGL. Most of the certified diamonds you’ll see will be GIA or EGL “certed” stones.

Papers drawn up by your local jeweler are usually barely worth the paper they're printed on. Frequently, they're inaccurate. To make a diamond look better and command a better price, they may call an SI1 stone, a VS2. Similarly, an "H" color stone might be represented as a "G". Some jewelers think they're doing you a favor by writing a "certificate" making the diamond look slightly better than it is. The truth will set you free, brother!



Another reason for inflating the nature of the diamond is for insurance purposes. If the stone is lost or stolen down the road, and it's insured, the insurance company will generally pay out based on that "paper" given to you by your jeweler when you bought the ring.

If you can, choose the certified stone over the non-certified one. You'll know what you're getting.

A final comment. If a certified diamond is to be your choice, know that the GIA certified diamond is rated in color and clarity with a higher standard. The GIA certified diamond costs more because an F color is certified as an F, not E or D. Other certification services for example EGL can be a bit more generous when grading for color and clarity.

If you want more detail on this issue just google GIA vs EGL or whatever certificate name you have been shown.

The Loupe



A loupe is small hand held magnifying device used by jewelers. They typically magnify objects by 10 times.

Loupes are generally used for looking at gemstones and at the fine details of jewelry.

Always look at any ring or gemstone under a loupe. All jewelers have loupes. If a jeweler says he doesn't have one, leave immediately. He's either trying to keep you from seeing the horrific details up close or you're somehow back at that donut shop.

Here's how to use a loupe. This is good to know. Pay attention. Your jeweler will be impressed and give you better service and attention in your search for the ring of your lady love's dreams. Maybe. Hopefully!

Grasp the side of the loupe without the lens with your thumb and index finger. Place the base of the thumb holding the loupe firmly against your cheekbone and with lens over your eye. Bring the object you want to examine to within a half inch or so of the lens

until it comes into focus. Important: don't move the loupe. Keep it steady.

Continue to move the object in or out to bring it into focus. Look at the ring or gemstone from as many different angles as you can.



Diamonds should especially be examined from different angles. Begin by looking straight down at the top (the table) of the stone. Move it around slightly. Change the angle a little. You're looking for inclusions, for anything that looks as if it doesn't belong. Take your time. Don't be hasty. Is that a big crack running down the middle of the diamond?! Whoa! "May I please see another diamond?" you politely ask your jeweler.

Next, look at the diamond from the side, once again, making tiny adjustments to bring it into focus. Look all around the sides of the diamond. Look for chips on the girdle. The girdle is like the equator of the diamond.

Examine all the angles of the bottom of the diamond, too. Again, you're looking inside the diamond to see what's there. The less crap, the better.

While looking at the setting, inspect the workmanship of the ring. Are the edges as smooth as you think they should be? Look for cracks in the prongs and bezels. Do the diamonds look secure in their settings?

The Setting



And speaking of settings...

The setting is the ring without the diamond. Usually, one buys the diamond first and then picks out the setting to go with it. You'll commonly see wedding and engagement rings displayed like this in jewelry stores.

Another word you may run into is "semi-mount". A semi-mount is a ring with the smaller side diamonds already set but without the main center diamond which would get chosen separately.

Setting also refers to the type of style holding each individual gemstone. For example you may want the gold to go like a wall all the way around your center diamond so there are no "catchy" parts. That is a bezel setting. And while we're at it we Jewelers refer to the act of putting your diamond into its setting as "setting" your diamond. We just love that word and use it way too much. "Would you like a setting with your lemonade?" Well maybe not quite that bad.

Center diamonds are easily exchanged for others. If you like the setting but aren't in love with the SI center diamond, ask to see some others. If your jeweler won't do this for you or says it can't be done, chances are, you guessed it...you're in the donut shop. Whichever store it is, leave.

Heavy Metal

Let's talk metal. Heavy metal. Remember the old periodic chart of elements hanging from the wall in your old high school science room. No? Well, it was there. Trust me. Back then, your attention was on the pretty girl two rows over and one row up. You do remember her!



Gold and platinum are fairly heavy metals. The ring you want will be made out of one of these elements. Forget about silver. Most wedding rings are made with gold or platinum. They are the "go to" metals.



My advice: unless your girl friend specifically wants something else, like platinum, go with gold.

Gold jewelry is always alloyed with other metals to give it strength. The percentage of gold in the jewelry is measured by "karats" and unfortunately, the metric system doesn't apply here. For a strange old historical reason, 24 karat (24k) jewelry is made of 100% gold.

18k gold is made of 75% gold and 25% other metals. 14k gold is about 58% gold. These two, 18k and 14K, make up 99% of all the rings you will look at. What's the difference?

Most gold jewelry in America is 14k. 18k is more popular in Europe, although in recent years, it's been gaining popularity in the States.

14k is less expensive than 18k since it contains less gold. 14k is harder than 18k. 18k yellow gold often looks yellower, more gold-like, than 14k gold.

Gold commonly comes in two different colors: yellow and white. The two colors also come in both 14k and 18k. Gold jewelry comes in other colors, too, but don't waste your time with these. They're not suitable for wedding or engagement rings.

Many rings combine the two colors. The main body of the ring might be yellow while the setting holding the center diamond is white. If your center diamond is a nice white diamond, mount it in a white setting so as not to "yellow" the diamond. On the other hand mounting a yellowish diamond in yellow gold may make the diamond appear whiter.

As I write this text, white gold is more popular for wedding and engagement rings than is yellow gold. But consult your consultant. She'll let you know if she wants a white gold ring or a yellow gold ring. Let her decide. While you're at it, ask her which she likes better, 14k or 18k.

Platinum is a whitish metal and looks similar to white gold. Some people like platinum more than gold. Some think it's more exotic. It is rarer than gold. It's heavier, too. Unlike 14k gold which is about 58% gold, the platinum content in this jewelry is normally 90% or greater. For people who are allergic to one of more of the alloys in gold jewelry, platinum is a nice alternative.

If she's not around to consult or you want to surprise her with a diamond ring, get one in white gold. If you feel that a higher gold content is important, get 18k. If not, 14k is fine. Chances are Mom and Dad's and Grandma and Grandpa's wedding rings are 14k. If it was good enough for them...

It's a Wrap



Now you know about wedding rings. Not everything. But you know enough to walk into a jewelry store and pick out a nice gold ring sporting a nice center diamond.

I recommend you shop with your girlfriend. She's the one who's going to be wearing it for eternity. She'll let you know what she likes and what's important to her.

But again, if you want to surprise her and have no idea whatsoever what she wants or likes, get her a simple diamond solitaire set in white gold. Then tell her she can design the ring. She will love you for that. Then she'll not only have the romantic proposal story to tell, but the equally fun, "how I designed my ring," story.

Gook luck fella's.