

# Buying An Engagement Ring

All you need to know



TE AWAMUTU

# Contents



TE AWAMUTU

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Buying an engagement ring – all you need to know by Showcase Jewellers Te Awamutu.

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# Introduction

Congratulations on finding that special someone you want to spend your life with!

Choosing an engagement ring is an art in itself – from diamonds to settings, it can be rather complicated and overwhelming. And given this is something she'll wear and treasure forever, you want to be sure you're making all the right decisions.

It's important to be sure you're getting good, honest advice from someone that will work with you, listen and take the time to help you. So, to help you as you embark on your quest for the perfect ring, we've created this guide with everything you need to know about buying an engagement ring. If you have any questions along the way, please feel free to pop in and see us at Showcase Jewellers Te Awamutu – your engagement ring specialists.

We've based our advice on an engagement ring purchase as in most cases a couples' first exposure to a diamond purchase is for their engagement, however our advice covers any diamond Jewellery purchase, including for yourself, from your trusted jeweller.

From here... Your challenge is to find the best quality diamond and setting with the best after sale service that your budget will allow. Our goal is to help you navigate the dos and don'ts of diamond jewellery.

## Tip!

*Remember... your ultimate aim is to make her happy and say Yes!  
Take your time – don't rush, give your jeweller time to source the best option for you.*

# What should you do before you look for a ring?

Buying an engagement ring is just like buying a new car. The more you know about what features you want and your budget, the easier it is to narrow down the make and model.

## Discovery

Like diamonds, no two girls are the same, and they all have different ideas of what would be their perfect engagement ring. So, when it comes to choosing an engagement ring, it pays to do a bit of research first and find out what she likes. Here are a few things to consider...

- **Gold Colour:** Does she wear mostly yellow gold, rose or white gold (silver, platinum etc)?
- **Style:** Is her jewellery more classic and simpler or glamorous and vibrant?
- **Stone:** Would she prefer a diamond or coloured stone e.g. sapphire.
- **Origin:** Would she have a preference towards a mined or created stone?  
(See chapter 4 for more information)
- **Shape:** Which diamond shape does she like best? (See chapter 6 for more information)
- **Lifestyle:** What work does she do, or type of lifestyle does she lead? This will give us a good indication on what will suit. For example, someone working with children, animals etc may suit a ring with a lower profile and rub-over setting that is less likely to catch and will protect the stone better.
- **Trusted accomplices:** Does her best friend or sister already know what she likes?
- **Hints:** Has she shown you pictures of rings she likes or discussed/dropped hints on what she'd like?
- **Budget:** Do you know how much you'd like to spend or can afford to spend?  
(See chapter 3 for more information)

This will give your jeweller an idea as to what types of rings to show you and what kind of setting to choose so the ring you choose will be loved and is designed to suit her lifestyle.

Don't worry if some of this is completely foreign to you... continue reading for it all to become clear!

If you can't find the ring you want from the store's selection, then plan to give your jeweller at least three months to produce your ring! (You won't be the jeweller's only customer)

Remember that it's unlikely the jeweller will have exactly what you're after when you visit.

Have a chat with them, discuss your ideas, let them show you alternatives or ideas to narrow your search down and then give them time to research the best outcome for you. This will involve them talking to their own suppliers to get the best options to recommend to you.

As with Mainland Cheese ... "Good things take time"

### Tip!

*Now you need to do your homework. Read on to find out about stone quality and how it will affect the look and price of a ring, ring styles, finance options, proposal ideas and a few other tips and tricks to help make buying your engagement ring easy.*

# Diamond 101: Mastering the 4Cs

The 4 Cs: Colour, Clarity, Cut and Carat Weight are the characteristics used to grade a diamond and ultimately determine its value (price).

## CUT

Is diamond cut important?



Diamond cut is extremely important and the only one of the 4Cs that man can control!

When discussing 'cut' as one of the 4Cs, we are not just discussing the shape (brilliant, princess, oval), we are also meaning the quality of the proportions and finish of a polished diamond. Let us explain further:

The optimal cut of a diamond will provide a stone that reflects all light entering the stone back out to you the observer.

A better cut diamond will reflect light more symmetrically, giving an optically whiter stone.

Look at the following diagrams and descriptions to see what we mean.

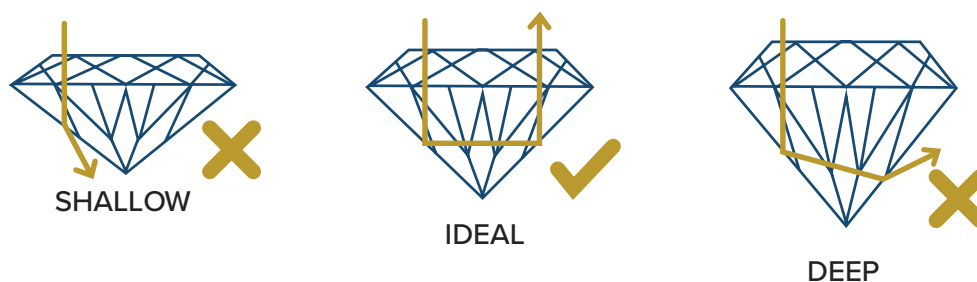
If we take a 1 carat weight, round brilliant shaped diamond, it can be cut with varying proportions (as shown p7).

**Ideal cut:** The light strikes each facet (edge) of the stone at an angle which allows most of the light to reflect back to the crown (top) of the stone, giving the appearance of more brilliance and fire.

**Deep cut:** If the diamond cut is too deep (narrow and tall), light entering the stone strikes the first facet at an angle sharp enough to reflect to the opposite side of the stone, but at quite a low angle, causing the light to refract (pass through the facet), escaping through the bottom of the diamond. A diamond with a deep cut will appear dark in the centre of the diamond due to light leakage from the bottom of the stone.

**Shallow cut:** If a diamond cut is too shallow (wide and short), light entering the stone strikes the bottom facets at a low angle and passes through the opposing facet escaping through the bottom of the diamond. This can give the appearance of a white circle at the top surface of the diamond.

*The grading for 'CUT' is Ideal, Excellent, Very Good, Good, Fair and Poor. We recommend staying within the Ideal to Good range.*



**PASSION8 Diamonds:** Most round brilliant diamonds that are reasonably well made (cut) will display some form of hearts and arrows when viewed through a special viewing tool. PASSION8 Diamonds are hand selected. The rough stones are expertly cut to exact and perfect mathematical proportions by some of the worlds most qualified diamond cutters and polishers. The cutting can take up to five times longer than cutting an ordinary stone. The result, however, is breath-taking. Each one of the 58 facets is cut to perfect mathematical proportions, revealing eight perfect hearts and eight perfect arrows within the stone. This ensures light refracting through the diamond only comes out through the top surface, creating an extraordinary sparkle. Such a sparkle in fact, that PASSION8 Diamonds will perform 2-3 shades of colour whiter and brighter when dirty than an ordinary diamond. PASSION8 Diamonds are only available through New Zealand and Australian Showcase Jeweller stores and are now also available in princess and cushion shapes.



**HEARTS**



**ARROWS**

# CLARITY

Is diamond clarity important?



Hell yes! A diamond with low clarity (lots of inclusions or marks) will always look dull, no matter how often it's cleaned or polished.

In fact, some stones with extremely low clarity will look like they've been hit by a hammer!

Clarity grading references the number, position and size of inclusions or marks that occur naturally in diamonds. The fewer and less obvious the inclusions are, the better the clarity grade and the more valuable the diamond.

Inclusions are natural formations within the stone and interfere with the path of light through the diamond.



In New Zealand, we use the following clarity grading scale (at 10x Magnification)

**F** - Flawless (top of the grading scale)

**IF** - Internally Flawless

**VVS1 & VVS2** - Very, Very Slightly Included

**VS1 & VS2** - Very Slightly Included

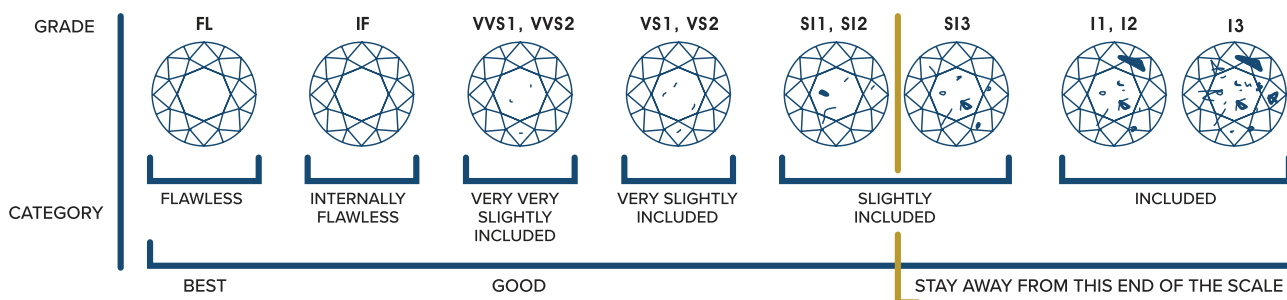
**SI1, SI2 & SI3** - Slightly Included

**I1, I2 & I3** - Included (bottom of the grading scale)

The lowest diamond clarity grading we would recommend is SI2.

Tip!

*Some inclusions can be disguised by the way your jeweller sets the diamond in its setting.*



# COLOUR

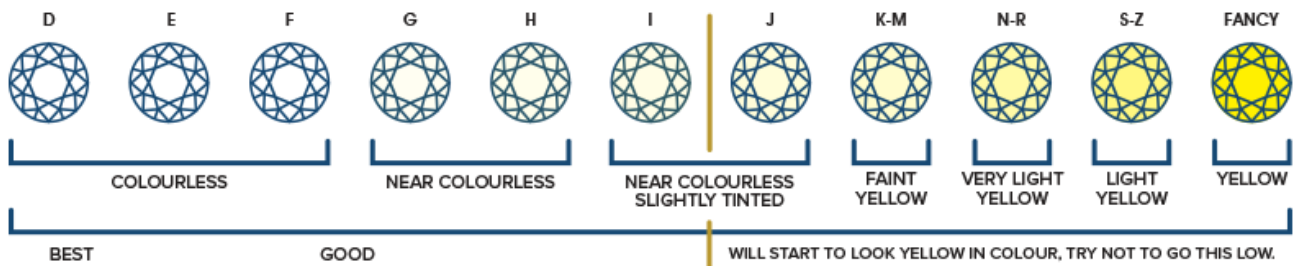
Is diamond colour important?



YES, it is! Diamonds are graded from D to Z (colourless through to light yellow (low grade)).

The whiter the diamond, the better the grade (eg D) and the higher the price. If you're considering buying a diamond or diamond jewellery, we would recommend the following colour gradings: D, E, F, G, H, I.

Once you get lower than an "I" grading, the stones show an obvious yellow colouring and won't shine as well as a colourless diamond (grading D, E or F).



# CARAT

Is this the size of the diamond?









No! Carat is the weight of the diamond - it is not a size measurement. A 1-carat diamond is 0.2 grams.

If you think about it, THREE different diamonds could have the same carat weight, but have completely different proportions (Yes ... we've just discussed this in 'Cut' previously).

One would be WIDE and SHORT, the second would be NARROW & TALL and the third would have perfect proportions. Guess which 1 carat diamond is the best one to have?

Don't panic, we've included a 1-page 'Cheat Sheet' at the end of this book that you can print off and take with you when you're shopping. It'll help keep the 4Cs simple.

						
APPROXIMATE SIZE	.25ct 4.1mm	.50ct 5.2mm	.75ct 5.9mm	1.00ct 6.5mm	1.50ct 7.4mm	2.00ct 8.2mm

## So how do we put the 4Cs together and decide which diamond to purchase?

There's no easy solution, however the best way to choose your diamond is to aim for the best combination of quality (Cut, Colour, Clarity) in the size that you desire (Carat Weight) that fits your budget. Use your 'cheat sheet' to help you do this.

Be aware that the 'Cut' grading will not necessarily be available on lower priced stones, however Colour, Clarity and Carat Weight should always be evident.

View your stone. Avoid any with obvious marks that you can see with the naked eye (unless your jeweller can hide this under a claw)

And remember these guidelines:

- **Cut quality:** the grading is **Ideal, Excellent, Very Good, Good**, Fair and Poor. Stay within the Ideal to Good range
- **Clarity:** gradings range from (FL to I3) Flawless through to Included – meaning marks are easily seen by the naked eye and will affect the performance of the diamond. Stay within the range of (F to SI2) flawless to Slightly Included 2
- **Colour:** the grading starts at D (Best – Whitest colours) and works its way through the alphabet to Z (Yellow). Staying in the grade range of 'D to H1' is best. Once you go lower than an "I" colour grading you will visibly be able to see yellow tones in the stone. A "J" colour stone will look dirty or yellow in colour.
- **Carat Weight:** A weight not size measurement. By purchasing a stone that is fractionally under the magic Carat Weights (eg 1/2 carat, 1 carat, 1.5 carat, 2 carat etc) you can significantly reduce the cost of the stone from that magic carat weight stone.

### Tip!

*And remember, diamonds are not stored in a supermarket setting. Whilst your jeweller will be able to source pricing for a particular 4C graded stone quite quickly, they will have to arrange for their supplier to approve the stone or rings and this may take a few days for it to be available for viewing in their store.*

*Your diamond jewellery store will be able to offer advice on how changing the 4C combinations slightly will help you achieve a quality stone(s) that fits within your budget.*

# How much should I spend?

Remember that the ring you choose is a symbol of your love and commitment, something that will be worn every day and probably the most important piece of jewellery you'll ever buy. No pressure, but you need to get this right!

- **One month's salary or wages is a good starting point.** And if your budget is not meeting the mark you'd like to reach, factor in other options like ...
- **Saving up** – set aside a portion of your income each week/fortnight/month and save towards your goal
- **Online LayBuy** – Choose the ring, put it on LayBuy – spread the cost over six weekly automatic payments (interest free). Take it home that day. \*Limit of \$1200 may apply
- **Store Laybuy** – Choose the ring and pay a deposit. Pay off the rest owing, over three months. Once paid in full you can take the ring home (some stores will lengthen this if they can see you are making regular payments)
- **Old Gold** – Believe it or not, your old gold is worth money – find a Jeweller with a secondhand license and they will give you a 'scrap' price or even better use your gold in a newly made ring. This can drastically reduce the price of your new ring. Often, it's easier for the jeweller to credit the weight of your gold against new gold as it's cleaner to work with, so if your old gold has sentimental memories, be sure to specify that you want your gold re used.
- **Qcard** – Combines the benefits of a credit card with a range of interest-free deals and payment holidays. Simply swipe it or use it online to get 3 months no payments and no interest on every purchase.
- **Interest Free Finance** – Offered by your jewellery store via a third-party finance company
- **Finance with terms** – Offered by your jewellery store via a third-party finance company

## Tip!

If your budget is tight, we'd recommend looking at a classic ring like a solitaire or three-stone style (they'll always be in style), not something complicated with a lot of small stones. Always go for quality over quantity!

# Natural mined diamonds or created diamonds?

Man-made diamonds have the same set of physical, optical & chemical properties as mined diamonds. In fact, we often explain it simply by saying, “one is created with technology from above the Earth and one is created by nature below the Earth”. They are both diamonds, simply from different origins.

Created diamonds in New Zealand are to a certain extent, the ‘new kid on the block’. In America, they’ve been on the market for just over six years and are selling well.

Quality created diamonds are grown from small slithers of high quality graded mined diamond in a laboratory. They have the same chemical properties, characteristics and qualities of mined diamonds.

The growing process can take from as little as 10 days after which the resultant diamond is cut and graded just like a natural mined diamond would be.

The advantage of created diamonds is that they behave just like a mined diamond, but their pricing is considerably less. Currently they are approximately 25-30% less in price. A significant saving.

The issue to be aware of is that mined diamonds have been around in a retail market for many years, their value in general slowly increases over time. The ‘unknown’ to consider is that we don’t know how the price of created diamonds will fare over time, will they increase like mined diamonds or will they decrease in value due to better technology and supply.

Showcase Jewellers (New Zealand and Australia) have exclusively partnered with ALTR Created Diamonds, the world’s largest Lab Grown Diamond Brand! All our ALTR Created Diamonds are laser inscribed “LABORATORY GROWN”, to ensure they never get mixed up with natural mined diamonds. All ALTR Created Diamonds come with a GCAL certificate (Gem Certification & Assurance Lab – New York).

ALTR Created Diamonds are available in round brilliant and fancy shapes, colours D to L, and 0.30ct to 3.5ct weight. A great way to get a bigger diamond for less money.












ALTR Created Diamonds are amongst the best quality of lab grown diamonds in the market. Just like in the mined diamond market, there are inferior stones that cost less. Please be careful!

# But what if I don't want a white diamond?

Fantastic – we love colour! Certainly, you could investigate coloured diamonds, but because of their rarity they tend to be pricey. An alternative would be a sapphire, ruby, emerald, aquamarine or tourmaline, amongst others.

But not all coloured gemstones are suitable for engagement rings, some are more suited in dress rings where they'll be pampered and not worn as often. This is made evident in the Mohs' Scale of mineral hardness. Created by Friedrich Mohs in 1822, it's a measure of the relative hardness or scratch resistance of minerals on a scale of 1 to 10, 1 being soft and 10 hard.

## MOHS HARDNESS SCALE

Mineral Name		Scale Number		Common Object
Diamond		10		
Sapphire/Ruby		9		
Topaz		8		Masonry Drill Bit
Amethyst		7		
Tanzanite		6		Steel Nail
Turquoise		5		Knife
Iron		4		
Gold		3		Copper Penny
Gypsum		2		Finger Nail
Talc		1		Graphite

As you can see from our diagram, diamonds, sapphires and rubies are very hard stones. This doesn't mean that a diamond can't be chipped or broken, but more that if you rub a nail against the surface of a diamond, it won't leave a scratch.

Our favourite alternative to diamonds are sapphires and rubies. They have great scratch resistant properties and offer a vibrant rainbow of colour as sapphires come in many colours and shades – blue, yellow, red, orange, green, pink, purple, colourless and black.

Similarly, tourmaline and citrine are found in an abundant array of colours and whilst perfectly acceptable in an engagement ring, they won't be as durable as a sapphire and will dull with scratches from wear over time. If you can, stick with diamond, sapphire or ruby combinations, otherwise consider having your stones re-polished or replaced periodically when they show high signs of wear.

Scratch resistance is not everything. Emeralds are relatively high on the Mohs' Scale; however, they often have high quantities of inclusions and cavities resulting in them being more susceptible to cracking and chipping.

Your jeweller is the best person to consult on suitability of stones for your engagement ring and they will also advise on the best setting (the metal that holds the stones in place) to suit you and your lifestyle.



# The cut - shape of your stone

You'll remember earlier we discussed diamond cut, how this covers not only the shape of the stone, but also how well it has been cut, taking into account proportions and end finish. The following refers to the shape of the stone only.

Virtually all diamonds sold for use in jewellery are one of ten diamond shapes. The most popular diamond shapes are:

The **round brilliant (or round) diamond** is the most popular shape since 1919. Around 75% of all diamonds sold for jewellery are of this variety. Round brilliant diamonds cost more per carat than fancy shapes (anything that isn't round) because more of the rough diamond is lost when cut. A round brilliant has 58 facets, which makes it better at reflecting and refracting light than fancy diamond shapes. This is one reason they're so popular.

The **princess cut diamond** was first created in 1980, the face-up shape of the princess cut is square, and the profile shape is similar to an upside-down pyramid with four bevelled sides. Of the fancy cuts available, the princess cut is the most popular. The princess cut is usually used for engagement rings and works with any style of ring, making it a popular choice.

**Cushion cut diamonds** are a square cut with rounded corners, just like a cushion or pillow, hence the name. This cut has been around for 200 years and is popular for people who prefer the classic look. Cushion cut diamonds often have better fire than round brilliant diamonds, which is part of their appeal – a diamond's fire is the coloured sparkle you see when the stone is exposed to light.

**Emerald cut diamonds** are probably the most unique cut available. Only 3% of diamonds used for jewellery are emerald cut. They have a very vintage and distinct look and tend to look larger due to the nature of the cut. Emerald cut diamonds have a hall-of-mirrors or art deco look about them as they appear to be a rectangle with a stepped down rectangle around them, like a rectangular pyramid with the top sliced off. The shape was originally developed for the cutting of emeralds.

The **Asscher cut diamond** is very similar to the emerald cut, but square in shape rather than rectangular. They were most popular back in the 1920s. The Asscher cut was developed in 1902 by the Asscher family in Holland, famous at the time for cutting the world's largest rough stone (the Cullinan, at 3,106 carats). Around 2002, this shape began to make a comeback, prompted by cut modifications which gave the shape more brilliance than traditional Asscher cut diamonds.

Oval, Pear, Marquise (like a football), Triangle, Heart are all examples of popular fancy diamond shapes.

# SHAPE



Round



Cushion



Princess



Asscher



Trilliant



Heart



Pear



Baguette



Radiant



Emerald



Oval



Marquise

# Ring settings

The setting of your stone(s) is what defines the look and showcases the stone(s) to their best advantage. Choosing a setting is important as this determines how the stones will be held in place, how visible they will be and how easy your ring will be to clean and care for. Here are some of the more popular settings...

## Claw (prong) setting

The claw setting is one of the most popular settings for rings, in particular, solitaire diamonds. The claws hold the stone in place and most rings will have four or six claws. Generally speaking, the more claws a setting has, the safer it is, as the claws keep the stone secure. As claws only take up a small amount of space, more of the stone's surface is visible – which is great for diamonds as this allows more light in which creates greater brilliance. However, claws are delicate and may get caught on clothing or hair. To keep your ring and claws in good condition it pays to have your ring checked annually.



## Rubover setting

A rubover setting (also known as a bezel setting) holds the diamond or gemstone with a strip of metal wrapped around the stone – it's a unique look. You can have a full or partial rubover setting. The full setting encircles the stone entirely, while this is a safe option as your stone is very well protected, it also conceals part of the stone. The partial setting leaves the sides visible which means more of the stone is visible.

It's important to consider your lifestyle and career when



choosing your setting as this will impact how well your ring wears over time, not to mention it will affect the overall look of your ring and how well your diamond shines!

A rubover setting is a great option for those who work in the medical, veterinary, childcare fields and those with a more active lifestyle.

### Tension setting

For this setting the stone is set into tiny grooves set into the sides of the band, making it look like the stone is just floating between the metal. A lovely clear look, that allows a lot of light into the diamond. This is a style that must be looked after, a decent knock could dislodge the stone. Resizing can alter the tension setting and cause the grip to loosen and possibly allow the stone to fall out.

Tension settings look pretty but aren't very practical.



### Channel Setting

A secure way to set smaller diamonds in a row along the band of the ring making a continuous line or channel of gemstones flush with the band. The stones are set next to each other with no metal separating them, the outer ridge of the metal is then worked over the edges of the stones – which keeps them secure and well-protected from accidental hits. This is the most frequently used setting for wedding bands, it has a simplistic, modern look and fits alongside other rings with ease.

Sizing may be an issue, more so if going down in size rather than up, your jeweller can advise if there are likely to be any issues in this area. You also want to have the stones set close together as it looks nicer and minimises the risk of dirt getting in-between the stones. Remember to leave a space of metal on the underside of the band to allow for sizing changes over time.

Channel settings are a good way of achieving a low profile look and a ring that is less likely to get caught on clothing.



## Pavé Setting (pronounced 'Pa-vay')

Pavé comes from the French word “to pave”

Simply put, a pavé setting is made up of many small gemstones which are set closely together. The gemstones are individually held in place by little beads of metal. The metal that the stone will sit in is drilled so the stone can be virtually flush with the metal. The setter then pushes the surrounding metal in at opposing points (at least four on a round stone) around the stone to secure it in place – much like a small claw setting.

Unlike a channel setting, pavé setting isn't restricted to lines, pavé can be arranged in different shapes or clusters.

Pavé and channel settings are perfect for setting smaller stones in a flush or low setting. The visual effect created by this type of setting is striking – a great choice if you want to enhance the centre stone with added sparkle.

Make sure to check your pave setting is well-constructed and secure with straight claws and no loose stones.



### Tip!

Typically for a diamond setting, white gold is used for the setting, even if the ring has a yellow gold band. This is because reflections off the metal will be white, not yellow as we want a white diamond to show as white as possible.

# Ring styles

One advantage of buying your engagement ring from your trusted jeweller is the wide variety of ring styles they will be able to provide.

Not only will they have finished items of jewellery for sale in their store, they will also be able to offer custom designed jewellery, not just designed by their own team, but other design teams as well, giving them a wider breadth of ideas and styles to fit your needs. To choose the perfect ring, consider what fits her lifestyle and personality best. In addition to your budget, her personal style and her daily activities are considerations that should guide you in your selection.

You'll find the following styles of engagement rings in any fine jewellery store. They're classic and timeless, meaning they will work with many gemstones and metals, and work as a base for other styles.

## Solitaire

A solitaire is the ultimate classic – a single stone ring (sometimes with extra detailing on the band e.g. channel setting) These rings are all about the centre stone, so invest in the best diamond you can afford. Typically set with a rubover or claw setting - four claws really show off the stone, giving a cleaner look, however six claws are safer in the event of damage to a claw.



## Three Stone

Also known as a trilogy ring, there are three main stones in the setting, one each to represent your past, present and future. An excellent option for incorporating a coloured gemstone in the centre setting with two supporting diamonds. The centre stone is often slightly larger to add shape and character to the ring. A stunning design on any hand.



## The Halo

The halo or modern cluster style ring has its main diamond or gemstone surrounded by a 'halo' of smaller diamonds to give the impression of a larger ring



## Twist

Twisted bands add modern design to a simple solitaire or three stone ring. The twists in the metal are said to symbolise the coming together of two people. Just be aware that a wedder may need to be made by your manufacturing jeweller to fit an engagement ring with this style of band.



### Tip!

The wedding band can be the lonely afterthought and although you don't need to purchase your bands now, it's a good idea to think about what type of wedder will go with your engagement ring. Will it sit nicely alongside, or will you need to have your wedder made to fit against your engagement ring?

### Tip!

Rings with lots of little stones are your future Jeweller's nightmare. It may look good now and give the impression of being a larger stone, but will it be repairable? Rings are like cars, they need maintenance.



# What metal should the ring be made in?

There are distinct benefits that certain precious metals provide over others, and it's important to consider your lifestyle when looking at the options. Here's a quick guide to help you pick...

## Gold

Pure gold is rated as being 24-carat (24ct) and is bright yellow in colour. Pure gold is too soft a metal to use in jewellery, so to make it stronger or different colours, other alloys are mixed in. In New Zealand, our gold used in jewellery is normally 9ct (stamped 9ct or 375 = 37.5% pure gold and 62.5% other alloys) or 18ct (stamped 18ct or 750 = 75% pure gold & 25% other alloys). The higher the gold component the higher the price. Other carat ratings (eg 10ct or 14ct) tend to indicate that the item has been imported from overseas.

Generally, 18ct Gold is the preferred gold for use in wedding and engagement rings as it has a denser structure than 9ct gold and hence wears better over time.

Gold is a reliable choice as it doesn't rust, tarnish or corrode.

## Yellow Gold

Yellow gold is a true representation of gold's natural colour. It is a truly classic precious metal - a popular and traditional choice. An excellent choice for wedding rings is 18ct yellow gold. It has a richer colour than 9ct, will give your ring great durability and retain its good looks.

## White Gold

White gold is achieved by mixing yellow gold with other white metals, such as platinum or palladium. Placing white metals next to white diamonds looks fantastic! White gold can be slightly grey or yellow in tone. A popular option is to have it rhodium plated which is bright and shiny. The rhodium plating does wear over time, so we recommend having it re-plated periodically, perhaps every 12 months, depending on the wearers preference. The benefit is that every time your ring is rhodium plated, it gets a whole new surface and can appear almost like-new. Minor scuffs and scratches will disappear.



## Rose Gold

Rose gold is an alloy that is increasingly popular, thanks to its elegant and romantic look. The gorgeous pink colour is created by adding a little more copper in the yellow gold alloy.

## Platinum and Palladium

Platinum and palladium have a natural brilliance which means they don't need rhodium plating. Platinum, a naturally white metal, has a cool lustre, is resistant to damage and is hypoallergenic – ideal for active lifestyles and those with sensitive skin.

## Titanium

Titanium rings are hypoallergenic, lightweight, corrosion-resistant and strong enough to keep their shape, even when knocked about. They're a great choice for those with active lifestyles who don't want to worry about wear and tear. However, they can be hard to cut off in an emergency situation. Be careful to get the right size, as titanium rings can only be sized slightly up, not down.

## Zirconium

Zirconium rings are made from zirconium which is very similar to titanium - it is relatively lightweight, is skin-friendly (no nickel), and is high heat and corrosion resistant. Unlike tungsten rings, which can shatter, black zirconium rings are shatterproof.

### Tip!

Having trouble deciding? Combine two or three precious metals, the mix of different metals will give your ring a modern feel.

### Tip!

If you feel unsure or overwhelmed, consider proposing with a diamond you've chosen and let her have design input into the ring, or purchasing a cheaper 'proposal ring' and then choosing an engagement ring together. Women often take part in engagement ring decisions, so be assured you are not alone.

# Finger size

In general, everybody's left hand is slightly different in size to their right hand, so it's important for your jeweller to size or get the correct sizing for the actual finger that the ring is going on. Obviously, if you're purchasing this ring on the quiet then the task is a bit more difficult, but there are a few options.

If you're purchasing the ring directly from the jewellers stock, then leave the ring sizing until after you've presented it to your partner.

If you really want the ring to be the right size when you propose, you have a few options to get this right. Be aware that if the sizing is incorrect you will have to pay for the ring to be resized again.

- Are you able to supply a ring that they currently wear on that specific finger?
- Get them into a jeweller (preferably your jeweller) to have their finger sized – you might enlist their best friend to help with this if everything is to be kept Secret Squirrel
- Use a ring size app (search for the Showcase Jeweller App) to measure a ring she wears on that finger

# How do I find the jeweller that's right for me?

Jewellers and jewellery consultants are just like architects, some will be down to earth and practical, others will be modern and have out of left field ideas. What suits some won't suit all, so, how do you find the right fit for you.

## Firstly, check them out online:

- Does the information on their website meet your needs?
- Do they custom make jewellery?
- Do they have references? (Check Google, Facebook & their website)

## When you visit them in store:

- Are the team welcoming?
- Are the team knowledgeable?
- Does the style of engagement rings on display or that you're shown, suit your tastes?
- Do they listen to what you want?
- Do they ask you questions to find the best option for you and your future fiancé?
- Do they provide good advice?
- Do they try and find solutions for what you want, even if what you want is a little different?
- Do you feel comfortable working with them?
- Are they a well-established firm?
- Do they have a wide range of services? (eg custom make, repair, valuation, insurance valuations)
- What warranties or added value services do they offer?

They should be able to answer all your questions and never make you feel rushed. This is an important decision, so slow the process down. Take your time and get to know your jewellery team.

# What does Showcase Jewellers Te Awamutu do differently?

For starters, we're a team that works well together and likes to have fun. We don't work on commission and we don't receive incentives from any of our suppliers. We enjoy being part of a couple's engagement story, providing them with sound advice and providing their dream ring.

As well as being manufacturing jewellers, we have a wide range of quality suppliers and other manufacturers with different skill-sets, so we aren't restricted by our own ideas.

We like to educate our customers in the purchase of any fine jewellery and welcome your questions and ideas.

Our education is free and comes with no obligation. You're welcome to use this information to buy elsewhere if you so desire.

- Free "Cheat Sheet" 1 page guide to the 4C's
- Free "Tips on buying an Engagement Ring" Flier
- Free "Buying an engagement ring – all you need to know"



# Our promise to you

- ✓ We will gladly repair or replace any manufacturing fault under the New Zealand Consumer Guarantees Act
- ✓ We make purchasing your diamond jewellery easy
- ✓ Our customers tell us we have the largest range of diamond and coloured stone rings and jewellery in the Waikato
- ✓ We are manufacturing jewellers – Richard and the team can custom design and make your jewellery
- ✓ Love your ring, or return it within seven days for a full refund. Conditions apply
- ✓ We accept Cash, Visa, Eftpos, Amex, Farmers Card, Qcard, Gem Visa, LayBuy
- ✓ Your purchase and any repairs of other jewellery or watches is recorded in our computer against your name, this includes a photo and details of the item, everything you need in case of a future insurance claim.
- ✓ We offer up to 12 months interest free terms on all jewellery \$500 and over, when you purchase on finance.
- ✓ Purchase your engagement ring from Showcase Jewellers Te Awamutu and we'll give you \$200 towards your wedding bands. Conditions apply
- ✓ We provide you with a 'satisfaction check' two weeks after purchase. During this check we will:
  - Check your ring fits comfortably
  - Show you how to care for and maintain your ring
  - Provide a purchase certificate (useful for your insurance company and future valuations)
  - Discuss valuations, insurance & rhodium plating (if necessary)
  - Provide a 12-month free in-store jewellery cleaning voucher
  - Provide a FREE annual clean and check of your ring by our Jeweller for 10 years. Conditions apply

# Warranties

In New Zealand all new jewellery purchases are covered by the Consumer Guarantees Act. This gives you the right to expect that your purchase will last for a reasonable amount of time, as long as you don't misuse the products.

The Consumer Guarantees Act does not cover you against general wear and tear or accidents.

Some stores offer lifetime warranties or diamond warranties, – it's important you read the fine print as there can be specific criteria that must be met for the warranty to apply. Often you must be able to provide all original sales documentation and have had the item serviced annually.

## Tip!

Just remember, when it comes to the durability of the ring and how long it lasts, can come down to the quality of your purchase...is your ring solid, or has it been lightened to keep the weight and price down? You get what you pay for (the cheapest isn't necessarily the best deal) and six claws are better than four!

# I've seen this ring on the internet and I really like it

Fantastic, make sure you visit the store and look at the ring and stone(s) before you make any purchase decisions! Oh, you can't do that... then walk away! This is an important purchase and you don't want to be left with a lemon.

## Remember that...

- A grading certificate can only tell you so much
- You need to be able to view the stones and see how they perform in different lights
- An online image is likely to have been digitally enhanced, so you're not getting a true indication of what the ring looks like.
- The one in the picture might not be the one you receive (some companies purchase stock from other suppliers after you've confirmed your order)
- Most online diamond supply companies are based overseas, so be prepared for the changing exchange rate, duty (5% on jewellery items), customs fees(\$45+) and GST (15%)
- If you receive the ring and it's not what you want, how easy is it to return? First, you have to find an actual physical address to return the ring to. Then you need a courier or freight forwarding company that will transport your ring back overseas. I know it's only a small parcel, but be prepared for a big bill, as you'll want your ring insured, oh, and be prepared to fill out copious amounts of paperwork.
- When the ring arrives, if it's not the right size – will your local jeweller want to resize the ring for you? As we've discussed before, some styles don't allow much wriggle room for re-sizing

We've had instances where customers have bought their engagement ring on the internet then brought it in for us to re-size or value. In most cases they didn't realise what they were buying. In one particular case the stones were so included (marked) it looked like someone had hit the stones with a hammer. Our jeweller was too scared to work on the ring in case the stones fell apart.

Honestly, you're better off printing the image and taking it to your Jeweller for them to design and make for you.

Tip!

If it sounds too good to be true then it probably is! Walk away!



# Insuring your ring

How exciting, your ring is ready to pick up... STOP! Don't go near the jewellers unless you have first arranged insurance cover for your new engagement ring.

As soon as you take the ring out of the store it is your responsibility. Often, it's as simple as making a phone call to your insurance company to let them know the purchase price and then following up with written documentation at a later stage. Depending on the value of your ring it may need to be specified on your policy; your insurance company will be able to advise you on their requirements.

## **Here's a bit more info on what you need to know about insuring your jewellery.**

When you're purchasing a new piece of jewellery, it can be easy to get caught up in the exhilaration and not consider the less exciting parts, such as insurance. We've found that too many people don't know what their insurance will and won't cover until a loss occurs, and then it's often too late. It's important to understand your insurance policy and any limitations or exemptions there might be, before you need to make a claim.

## **When should you itemise your jewellery on your contents policy?**

Every insurance company is different, so it's best to check your policy details for insuring jewellery. Most policies will automatically cover you for a single item of jewellery valued up to a specific amount, e.g. \$1,500. Any items of jewellery you own which are worth more than the amount stated on your policy, will need to be itemised individually.

## **Are you covered for full replacement or indemnity value?**

It's essential to know if your insurance policy offers full replacement or indemnity value. Full replacement means you'll be paid the amount that it would cost, at the present time, to

replace the item/s. Indemnity value means you'll be paid the value of the item/s at the time of the loss based on the degree of wear and tear – more of a second-hand value.

The indemnity value of an insurance claim is usually significantly less than the value of actual replacement or repair. Ideally you want to have full replacement value on your precious jewellery.

### **What 'evidence' will you need to make a claim?**

In the event of an insurance claim, you may need to prove your ownership and the value of your jewellery. To help with insurance claims should the unthinkable occur, it pays to have photographs of your jewellery and documentation stored in a safe place. Better still, make sure you have photographs of you wearing the jewellery. If you have lost your receipt or don't have photos, your jeweller might be able to provide backup receipts and even photos (Showcase Jewellers Te Awamutu can!).

### **Do I need to get my precious jewellery items valued?**

To make sure you are fully insured, you may need to have valuable jewellery itemised on your insurance policy. Plus, if you ever need to claim, valuations provide proof of the item's existence and value. Make sure you have valuations undertaken by a registered valuer. It's a separate qualification to a jeweller's apprenticeship and very in-depth. An independent registered valuer will give an accurate valuation and provide the documentation required by an insurance company. It is advisable to have an independent valuation undertaken every 3-5 years to keep your item insured at the right replacement value. While insurance can't replace the sentimental value of a special jewellery piece, it does give you the next best option of repair or replacement. This peace of mind and the confidence to enjoy wearing your jewellery without worrying about damage or loss is well worth the minor cost.

# Jewellery care

When you invest in good quality jewellery you want it to last, and the best way to make sure your jewellery stays in top condition is to maintain and care for it in the right ways. Here are some of our top tips for caring for your jewellery...

The golden rule of jewellery is L.O.F.O 'last on, first off'. Your jewellery should be the last thing you put on before you leave your house and the first thing you take off when you get home. This is because makeup, perfume and hairsprays can damage your jewellery and the less you wear your engagement ring, the less wear and tear it will receive. It's also a good idea to gently wipe your jewellery clean to remove skin oils and makeup before storing.

Don't wear your diamond or coloured stone jewellery at the gym, gardening, cleaning with bleach, in the cow shed, or when doing rough work, as they can be chipped and damaged by a hard knock. And, please, don't wear your jewellery to bed. Earring posts can get bent, bracelets and chains can get pulled and broken and the stones and settings of your rings (and your sleeping companion) are at risk during a restless sleep.

If possible, avoid contact between jewellery and chlorine. Chlorine and other pool chemicals can alter the sheen or finish on your jewellery. Long-term effects include corrosion if frequently exposed to pool chemicals. If you do happen to have contact with chlorine, rinse jewellery in fresh, lukewarm water as soon as possible afterwards.

Don't keep your jewellery all together in the one place. Diamonds can scratch other diamonds and also other jewellery. Ideally store diamonds separately in padded boxes or soft bags. Make sure your chains are done up to avoid a terrible tangle.

Clean your stone set jewellery regularly. We recommend Connoisseurs Jewellery cleaner products (available in-store). There are different solutions for gold, silver and delicate jewellery and gemstones such as opals.

You can also gently scrub with an old, soft toothbrush, then rinse and dry with a clean cloth. Natural emeralds and semi-precious stones such as topaz and garnet also respond well to this treatment.

Regularly inspect your jewellery to check the settings are secure. Diamond and coloured stone jewellery should be checked by a jeweller once a year to ensure the settings are still strong and have a professional clean, so they retain their beauty over time.

### Tip!

Just like the engine parts in your car, all jewellery settings will wear over time. It's important to have your jeweller regularly clean and check your jewellery to check that all stones are secure. We suggest doing this once a year – around your anniversary is a good time because it'll be easy to remember to do it.

# The perfect proposal

For some, proposing is a scary ordeal, take a little time and plan your proposal, it can be as simple or extravagant as you want. Just remember, make it special, it's an important moment in your lives.

If you can, have a photographer, or friend on hand to record the occasion – or even take a selfie. Places like Spotlight or \$2 shops are perfect hunting grounds for any props you might need like boxes, paint, paper, cut-out shapes etc.

Remember the first question you'll be asked after you announce your engagement will be "How did you propose?" Here are some ideas to get you started on your perfect proposal.

1. Choose a favourite place—whether it's a restaurant, bushwalk, beach or mountain bike park - that has personal meaning to you both. Once you're there, ask someone nearby to take a picture of you together, and instead of posing for the photo, drop down on one knee...
2. Arrange with a market artist to sketch a picture of the two of you with the words "Will you marry me?"
3. Set up a treasure hunt or car rally with your friends (let your friends in on the secret). Send them on a tour of all your favourite spots ending the hunt with your proposal.
4. Go out night clubbing and ask the DJ to play & dedicate a special song to you both, then get down on bended knee and propose.
5. Plan a romantic island destination getaway or visit to your local beach and write your proposal in the sand.
6. Plan a weekend away with lovely accommodation, organise flowers, candles and champagne in your room, for an intimate proposal.
7. Write your proposal in chalk on the footpath, driveway or steps.
8. Create a collage that spells out, "Will you marry me?" using anything from ripped up magazines, packing tape to glitter. Surprise your partner with your masterpiece at home, work or on holiday.

9. Cook a decadent dinner and propose during dessert.
10. Make up a gift basket with chocolates and other favourite nibbles, hide the ring (in its box) and wait until she finds it.
11. Make a Christmas pudding. Put your message in the pudding (instead of a coin) and give that slice to your partner.
12. Make the ring the surprise inside their Christmas cracker.
13. Make a kite and write “will you marry me” on the underside – take her kite flying on a windy day.
14. Propose in the local gardens in spring or summer when the gardens are at their best.
15. Get a friend to set up a picnic in a park or tranquil area. Make an excuse to go for a walk and “accidentally” come across your surprise proposal picnic.
16. Use a night time star app and while you’re star gazing, propose.
17. Propose on New Year’s Eve.
18. Guy Fawkes night – propose with sparklers – write words in the air and get her to guess the words.
19. Give her a mystery gift. Inside is a little diary. Write on 10 pages “Will”, the next 10 pages write “you” ... and so on until “Will you marry me?” is written in the book – then once she opens the diary, get her to flick through it like a cartoon sketch – you could even add in a stickman figure proposing on bended knee.
20. An alternative treasure hunt – have her visit your friends (who are sworn to secrecy) to get the next clue. Some of the clues should be found at her hairdresser and beauty therapists, so she can be all glammed up for a romantic evening out. Propose over dinner and then enjoy the evening with friends and family who helped during the day.
21. If you’re renovating your house, paint a chalk wall in one of the kids’ rooms and write your proposal on it once the paint is dry.
22. Make up a photo book and over the last few pages have your proposal – make sure someone is ready to take a photo of the newly engaged couple – the last photo to go into your photo book.
23. Propose at sunrise or sunset (make sure it’s a beautiful day).
24. Play a trivia game with close friends and when it’s her turn – ask her to marry you instead of the game question.

25. Write your proposal on the bathroom mirror – just be prepared to clean the mirror afterwards.
26. Create a note path of reasons why you love your partner and special moments in your relationship. With the last note write “For all these reasons, special moments and more, I want to spend the rest of our lives together. Will you marry me?”
27. Create an image with “Will you marry me?” scattered around it and then have this made into a jigsaw puzzle. (Google for companies that do this).
28. Make a sign for your family pet that says, “will you marry us”
29. Write a poem and if you’re a bit shy to read it out yourself hire an actor to read it for you.
30. Hire an actor to mime the proposal for you.
31. Play a game of Charades with friends and your Charade is “will you marry me?”
32. Give her her favourite drink and in the bottom of the cup make sure you’ve already written “Marry me?”
33. Have a teaspoon engraved with the message “Will you marry me?” Then leave the teaspoon in her coffee or favourite dessert and wait for the reaction.
34. For romantic farmers, spray paint “Marry me?” on the end of a silage bale or old shed.
35. Find a cute little box and cut a narrow piece of paper to fit widthways. Fold it length ways to fit inside the box. Write your message, one word at a time on each fold of the paper “will you marry me?” Glue the top end of the proposal to the lid of the box and the bottom end of the paper to the base of the box. When they open the box, the message will concertina out in front of them. Make sure you wrap the box nicely and add some embellishments (like hearts) to the message. You could even add loose glitter or confetti so that when she opens the box it lifts out with the message. Make sure she knows which side the front of the box is, so she gets the best impact of your proposal as she opens it.
36. Bake some cupcakes with the kids and present them to her on a tray – they’ve all been iced with a letter forming the message “Will you marry me/us?”

**Tip!**

Remember someone will always ask “how did you propose?”  
So whatever you do, do not propose in bed!

# Well done!

Well done on reading our guide, you now have the skills and hopefully the confidence to purchase the engagement ring that's right for you.


If you would like any further help, we're here to assist. Please visit us in store, phone or email us.

We'd love to hear from you, if you enjoyed our e-book and found it helpful - please let us know via Facebook, Google Review or by getting in touch directly.

If you think we could have done better or haven't answered your questions - please email or phone us, we are happy to help!

## Showcase Jewellers Te Awamutu

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 07 871 6797

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 [www.jewelleryhub.co.nz](http://www.jewelleryhub.co.nz)



# Cheat sheet

## EVERYTHING YOU NEED TO KNOW ABOUT BUYING AN Engagement Ring











STORE: \_\_\_\_\_ RING CODE: \_\_\_\_\_

RING DESCRIPTION: \_\_\_\_\_ PRICE: \_\_\_\_\_

METAL:  Yellow Gold  White Gold  Platinum  Other: \_\_\_\_\_

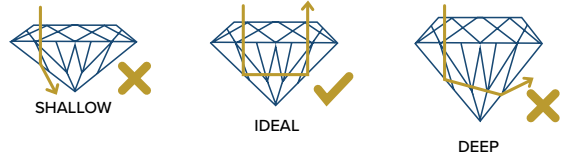
GOLD TYPE:  NZ Made  9ct  18ct  Made Overseas  10ct  14ct

STONE:  Diamond  Sapphire  Ruby  Other (beware of hardness – refer to Mohs Scale of Hardness)

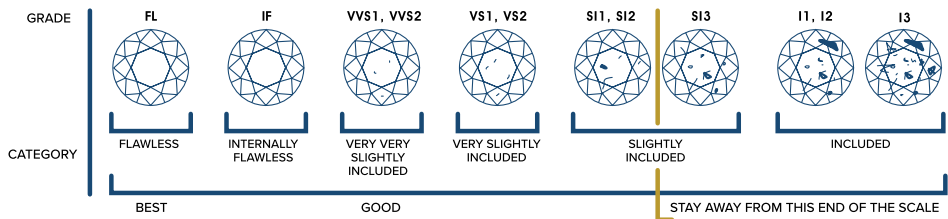
STONE SHAPE:  Round  Princess  Emerald  Asscher  Marquise  Oval  Radiant  Pear  Heart  Cushion

### HOW TO CHOOSE A DIAMOND USING THE 4 Cs

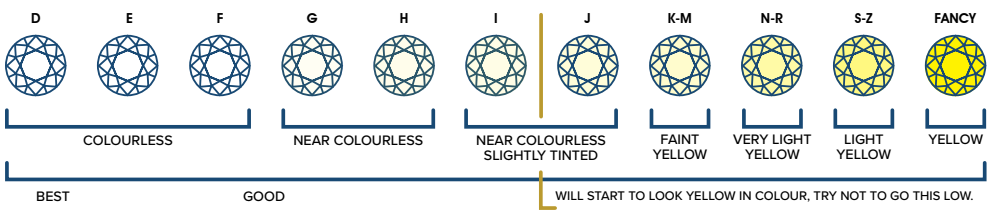
**1 CUT**  
The cut of a diamond refers to its facets and proportions, not just its shape. This is the most important of the 4 Cs as a better cut diamond will reflect light more symmetrically giving an optically whiter stone.



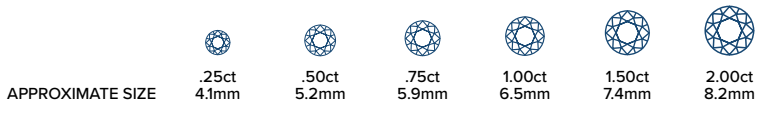
**2 CLARITY**  
Clarity refers to the number, position and size of blemishes which naturally occur in stones. The better the clarity, the more brighter the diamond appears. Ask to use the jewellers 10x magnifying glass to view the stone.



**3 COLOUR**  
Diamond colour is all about what you can't see. Diamonds are valued by how closely they appear colourless. The less colour, the higher their value.



**4 CARAT WEIGHT**  
This is the weight of a diamond, not its size in dimensions.



### RING JARGON AND WHAT IT MEANS





## TE AWAMUTU

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