

Thinking about proposing? Before you get down on one knee, make sure you know the four C's before you purchase that engagement ring.

## Buying an Engagement Ring and Knowing the Four C's

Diamonds have been prized for thousands of years because of their beauty and rarity. The four C's determine how pretty and how rare. The famous four C's are:

- **Clarity:** How free the diamond is from blemishes and other imperfections.
- **Color:** Generally, the whiter the better, but they do come in all colors.
- **Carat Size:** Not a size actually, but a weight.
- **Cut:** Not just shape, but proportions of the stone.

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These factors determine what I call the fifth C – the “COST”. The price you will pay for your diamond is totally linked to the four C's.

However, before we get too serious and dive into the quality grading of a diamond, let us remember one very important thing. This diamond ring is to make someone, usually the lady in your life, happy. If you ask a woman what she wants in a diamond she will rarely bring up the four C's. What she will say is she wants a diamond to be:

- **Big** (Carat Weight)
- **Clean** (Clarity)
- **White** (Color)
- **Sparkly** (Cut)



Since wearing an engagement ring is a lifetime commitment, make sure it's the right style. You might find an opportunity to window shop for rings when you are walking past a store, or bring it up in conversation.

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Your job is to take these four very general adjectives, refine them into specific grades, find a diamond, and pay the least amount possible for the particular quality that you decide upon.

I cannot emphasize enough that focusing on one criterion to the exclusion of others will rarely satisfy anybody, One carat diamonds are available for five hundred dollars if you ignore color, clarity, and cut. But let us talk about carat weight-it is no accident that most people list "big" first.

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