



Spirit Unlimited Professional DJ Entertainment Wedding Planning Newsletter #25

Jeweler Timeline

Keeping track of time is important when planning a wedding...Use the following jewelry timeline to maximize your schedule...

For your proposal: As a groom-to-be, you should choose your engagement ring specialist based on education, selection and value. This typically is done about one year prior to wedding date.

4 to 6 months before your wedding: Purchase the groom's wedding band.

2 weeks before your wedding: Have engagement ring and wedding band soldered together (if applicable) and polished for the big day.

Wedding Day: Give bride's ring to your Best Man and the groom's ring to your Maid/Matron of Honor to hold on to until the ceremony.

Every 6 months after the date of purchase: Take wedding rings in to the jeweler for cleaning and inspection.

Anytime after: Most engagement ring specialists have ring upgrade programs where you can increase the size or quality of your diamonds.

Glossary

Understanding the various "languages" of certain wedding vendors can be challenging...we've provided a jewelry glossary to help familiarize you with some of the words you may hear...

Color: Virtually all diamonds have a hint of body color. Diamonds that are completely absent of color (colorless) are most rare.

Cut: Refers to shape (round, heart, oval, etc.) or proportions. Proportions determine whether a diamond is brilliant and beautiful or dark and lifeless.

Clarity: Refers to the diamonds tiny markings. If they can only be seen under 10x magnification, they will not affect the beauty and brilliance. However, they will affect the price.

Carat: The unit of measure for the size of a diamond. The per carat value of a diamond is determined by the many possible combinations of Color, Cut, and Clarity.

G.I.A.: Gemological Institute of America.

G.I.A. Color Rating: A scale that measures the color of a diamond ranging from colorless ("D") to distinct yellow ("Z").

G.I.A. Clarity Rating: A scale that measures the clarity of a diamond ranging from the most desirable, “F” or flawless, to “VVS”, or “very, very small”, to VS, or “very small” to “I”, or “Inclusions”.

Brilliant Cut: A round diamond with 58 facets.

Emerald Cut: A rectangular-looking diamond faceted with eight sides.

Heart Shaped: A faceted diamond shaped like a heart.

Marquise Cut: 58 faceted diamond. The silhouette of which resembles a football.

Oval Cut: A diamond faceted to be shaped like an oval.

Pear Cut: A teardrop shaped faceted diamond.

Trillion Cut: A diamond faceted to be shaped like a triangle.

Setting: The way the diamond or stone is secured to the ring. In the past, solitaire settings were the traditional choice but today there are many different styles.

D, E, F: The G.I.A. color grade for “colorless”.

G, H, I, J: The G.I.A. color grade for “near colorless”.

K, L, M: The G.I.A. color grade for “faint yellow”.

N, O, P, Q, R: The G.I.A. color grade for “very light yellow”.

S - Z: The G.I.A. color grade for “light yellow”.

F: The G.I.A inclusions grade for “flawless”. The highest-quality diamond.

V.V.S.1 or 2: The G.I.A inclusions grade for “very, very small inclusions”.

V.S.1 or 2: The G.I.A inclusions grade for “very small inclusions”.

S.I. 1 or 2: The G.I.A inclusions grade for “small inclusions”.

I.1, 2 or 3: The G.I.A inclusions grade for “inclusions”.

Styles

Understanding and identifying the various styles associated with weddings is important...Here is a look at Jewelry styles...

There are generally a few styles of wedding jewelry like Traditional, Contemporary, Custom, and other stones.

Traditional: This classic look can sometimes include a solitaire with a diamond against yellow gold, white gold or platinum.

Contemporary: This more modern look can include cuts like Heart-shaped, Pear, Oval, Marquise, Emerald or Trillion diamonds. The bands can be made of white gold, platinum, and even titanium.

Custom: You can have a ring custom designed to your individual style. This is a way to truly personalize your engagement and/or wedding rings.

Other Stones: Instead of diamonds, some couples are using larger colored stones like ruby, emerald, sapphire, or amethyst.

What to Look For

It is sometimes difficult to know what makes a quality wedding vendor...we've provided a guide to help you identify the key things to look for in choosing your diamonds...

Inspecting the work of a reputable jeweler is important. Finding the right diamond is a tricky proposition. There are some very strict criteria to follow in order to judge a diamond:

Color: The more absent of color in the diamond, the more its worth. The greater degree of color within the stone means a lower worth. The exception to this rule is rare colored diamonds.

Cut: The sparkle of the diamond comes from accurate cutting and faceting of a stone. The most common cut is Round Brilliant. Other cuts include Marquise, Oval, Emerald, Pear, Heart-shaped and Trillion.

Clarity: The degree of inclusions, or markings in a diamond when it's magnified ten times. The more markings, the lower the value of the stone. A flawless stone is the most rare and therefore most expensive.

Carats: The actual weight of the diamond. 1 carat weighs 1/5 of 1 gram. Carat is a factor in determining value, but cut, color and clarity are equally important.

New Trends

Wedding trends change and evolve with each New Year...we've provided a run-down of the newest, hottest trends in wedding jewelry design...

No longer is yellow gold the only choice for wedding band material. You can also choose from white gold, platinum, and titanium.

Even though the "Brilliant" or round cut diamond is still the most popular today, creative cuts like Heart-shaped, Pear, Marquise, Emerald, Oval or Trillion can add flair and fashion to your wedding ring.

To insure a one-of-a-kind ring, rings can be custom designed. This is usually a pricier option than the standard rings.

Some brides have decided to incorporate their wedding ring around their engagement ring. This is done by either adding new stones or creating a second, form-fitting ring next to it.

Matching wedding bands are a nice way to further express your love and commitment.

The groom's ring is sometimes a broader version of the bride's ring.

Wedding ring upgrades are a great way to renew your commitment to your marriage.

Most major jewelers offer programs that credit you the original purchase price of the wedding ring when applied to an upgrade. Another popular option to celebrate an anniversary is to add new stones to your wedding ring.

Diamond protection is another great thing to look for. Some engagement ring stores offer protection guarantees to replace your diamonds if they ever chip, crack, break, fall out of the setting or even if you lose it.

Package/Options

Understanding the typical wedding jewelry packages and options is important...Here is a look at what is usually available for weddings...

Package

Typically, the engagement and/or wedding ring purchase includes decisions like style of diamond cut, size of diamond, choice of other stones, choice of metal, and choice of setting style.

Some major jewelers offer bi-annual cleaning and tightening services.

Options

- ✓ Metal choices include yellow gold, white gold, platinum, and titanium.
- ✓ Other stones besides diamonds include ruby, emerald, sapphire, and amethyst.
- ✓ Rings can be custom made.
- ✓ Bi-annual cleaning and tightening services are add-ons at some jewelers.

Keys to Success

Here are some expert tips to make sure your wedding jewelry experience is the best it possibly can be...

- ✓ Make sure that your jeweler of choice offers an independent laboratory certificate with your purchase along with a money-back guarantee.
- ✓ If you are buying a ring before your fiancée or bride-to-be sees it, make sure to check about the jeweler's return policy in case she doesn't like it. Also, find out about their guarantee and warranty programs.
- ✓ If your fiancée or bride-to-be is very active, you might consider using platinum instead of gold for the band. Platinum is stronger and more durable than gold. At the very least, choose platinum as the material for holding your diamond in the setting.
- ✓ Some diamonds are more beautiful and brilliant than others. Make certain to look at a variety of sizes and shapes under the proper conditions before making your selection.
- ✓ At a minimum, make certain to inspect each diamond you're seriously considering with a stereo binocular microscope used for identifying diamond and gemstone clarity, known as a gem scope. Some major jewelers even offer video services that allow you to watch a blown-up image of the stone or setting.

Jeweler Questions

When you meet with your prospective wedding jeweler, you'll want to ask all the right questions...we've provided a list of what you should make sure to ask when you first speak with them about your wedding. This will give you a good indication of their level of service...

1. Do you have a certified Gemologist or Diamontologist on-staff?

2. Do you provide an independent laboratory certificate with my purchase along with a money-back guarantee?

3. What is your return policy in case she doesn't like the ring? We suggest choosing a jeweler who will exchange the ring with no hassle or penalty.

4. Will you create a custom ring?

5. What other stones besides diamonds do you offer for rings?

6. Can you modify a family heirloom ring?

7. What is your warranty policy?

8. What is your guarantee policy?

9. Do you charge for sizing?

10. Do you offer an upgrade or trade-in program?

11. Do you offer a cleaning and stone tightening service?

Things to Avoid

Knowing the pitfalls and traps ahead of time can help save you money, time, and your sanity...Here's a list of things to avoid when purchasing your wedding jewelry...

- ✓ Know your budget ahead of time before you begin looking at rings. If you don't set a figure in your mind, you may have a more difficult time finding the right stone.
- ✓ Bigger isn't always better when it comes to diamonds. Sometimes a smaller higher quality stone may be worth more than a larger, lower-quality diamond.

- ✓ Avoid being pressured to buy a particular diamond the first time you visit a jeweler. Of course, if you have done your homework here and you love the diamond, you will know if the time is right.
- ✓ If you plan to purchase a ring for your fiancée and surprise her, don't buy it from a jeweler who won't let you return it if she doesn't like the ring.
- ✓ Try to purchase your rings from a jeweler who has a knowledgeable staff on hand.
- ✓ It's preferable to deal with someone that is certified in diamondology in order to insure more accurate information.

References

Checking the reputation, credentials, and service record of a prospective wedding jeweler is important before you purchase from them...

There are several resources available to check the references of a particular wedding jeweler:

- ✓ Jewelers of America.
- ✓ American Gem Society.
- ✓ Family and friends who have recently been married.
- ✓ Better Business Bureau (B.B.B.).
- ✓ Local Resorts/Country Clubs.
- ✓ Other local wedding vendors.

Contract/Payment

Knowing what to include in a purchase agreement with a wedding jeweler is important...we've created a list of important points to consider...

Contract

- Name and contact information for you and the jeweler.
- Date the ring will be ready for pickup.
- Ring sizes
- Size (number of carats), cut (shape of stone) of diamond or other gemstone.
- Color of diamond (e.g. grade D-L), if applicable.
- Type of metal (e.g. 14K, 18K, yellow gold, white gold, platinum, etc.).
- Style of setting (e.g. solitaire, prong, channel-set, pave, etc.)
- Confirmation of jeweler's certification.
- Deposit amount due.
- Balance and date due.
- Cancellation and refund policy.
- Jeweler's signature
- Your signatures.

Payment

Some engagement ring specialists offer a variety of financing/payment options for you to choose from.

Confirm the cancellation policy with the jeweler before signing the contract and putting down a deposit.

Backup Plans

Having a “Plan B” is always a good idea when it comes to planning your wedding...Here’s a look at some ways to cover your bases...

- ✓ It is important to have contingency plans in place for a backup jeweler and backup precious stones.
- ✓ Backup Jeweler: Keep the name and address of your second-choice jeweler in case of challenges or a design change that may be available only at another jeweler.
- ✓ Backup Precious Stones: Keep track of your top three or four precious stones in case of a change in design. That way, if you need to switch stones or create an entirely new “look” you can do so.
- ✓ Backup Setting: Have a secondary setting style in mind in case your first choice doesn’t work out for you.
- ✓ Backup Metal Choice: Have a second option of precious metals in mind if you need to switch. If you’re getting Platinum, remember gold. If you’re getting gold, remember silver.
- ✓ Tip: Be sure to address the contingency plan in your written contract.

Checklists

Timeline

- Begin Engagement Ring Search
- Select Engagement Ring
- Pickup Engagement Ring
- Begin Wedding Ring Search
- Select Wedding Ring
- Pickup Wedding Ring
- Solder Engagement And Wedding Bands Together
- Give Bride’s Ring To Best Man
- Give Groom’s Ring To Maid/
- Matron Of Honor
- Bi-Annual Ring Checkup

What to Look For

- Determine Diamond Color
- Determine Diamond Cut
- Determine Diamond Clarity
- Determine Diamond Carats

New Trends

- Yellow Gold
- White Gold
- Platinum
- Titanium
- Brilliant Cut
- Heart-shaped
- Pear Cut
- Marquise Cut

- Emerald Cut
- Oval Cut
- Custom Cut
- Combination Ring
- Matching Wedding Bands
- Add New Stones
- Upgrade Ring

Styles

- Traditional Look
- Contemporary Look
- Custom Look
- Ruby
- Emerald
- Sapphire
- Amethyst
- Diamond Cut Style
- Metal Choice
- Setting Choice
- Ruby
- Emerald
- Platinum
- Titanium
- Custom ring design

Package/Options

- Bi-annual Cleaning and
- Tightening Services

Keys to Success

- Get Outside Appraisal
- Return Policy
- Guarantee Policy
- Warranty Policy
- Platinum Band
- Platinum Prongs
- Check Different-sized Stones
- Inspect Diamonds with Loupe

Resources

- Family References
- Friend References
- Research Jewelers of America
- Research American Gem Society
- Check BBB/Visit BBB online
- Check with Resorts and Country
- Clubs
- Check with Other Vendors
- Check with Past Clients

Backup Plans

- Backup Jeweler

- Backup Precious Stones
- Backup Setting
- Backup Metal Choice

Things to Avoid

- Know Your Budget Before
- Size vs. Quality
- Avoid Being Pressured
- Check Return Policy Before
- Certified Diamontologist

Worksheet

Deciding on the themes and styles of your wedding is a complex task...Here's a worksheet to help you plan out your ideal wedding jewelry purchase...

Material

- Titanium
- Platinum
- White Gold
- Yellow Gold
- Contemporary
- Traditional

Style

- Embedded Gems
- Custom-designed
- Fit to Engagement Ring
- Identical Rings
- Different for Bride and Groom

Design

Bride: _____

Groom: _____

Ring Size

Bride: _____

Groom: _____

Inscriptions:

Bride: _____

Groom: _____

Engagement Ring Budget = _____

Wedding Band Budget = _____

Date Ordered: _____

Date Ready: _____

This guide is provided by Spirit Unlimited Professional DJ Entertainment to assist new couples as they navigate their way through the year leading up to their wedding day. Included are only suggestions and ultimate decisions need to be made by the couple. Spirit Unlimited Professional DJ Entertainment is not responsible for negative outcomes as a result of following guidelines.