

Taking the Plunge Without Losing Your Shirt

Tips for Buying The Engagement Ring You Want...At The Right Price

(NAPSA)—Engagement season is in full swing from November to February, and men across the country are facing one of the most expensive, emotionally-taxing challenges of their lives.

Deciding to commit to one woman for the rest of their life is often easy compared to the stress of choosing the perfect engagement ring, as this may be the first time that many men purchase a serious piece of jewelry. In a recent survey of men, 60 percent claimed that they find jewelry buying stressful, and 75 percent say they “don’t know what they’re doing” when buying jewelry. What’s more, 51 percent of men feel like they must be educated, or they will “get taken” when purchasing their engagement ring.

With all there is to know about diamonds, where do men start, and how do they get the best value, especially in today’s tough economy? Until recently, guys had three sources offering advice on how to buy diamonds: high-end jewelers, mall retail stores and diamond wholesalers. But now guys everywhere have a fourth viable option: online jewelers like Blue Nile, the leading online retailer in the diamond and fine jewelry category.

Blue Nile provides a stress-free way for men to get the education and guidance they need on diamonds and fine jewelry, without running the gauntlet of high-pressure salespeople. Robin Codner, Blue Nile director of merchandising, says that many men spend hours on the site familiarizing themselves with jewelry terminology and the different types of diamonds available.

“Men approach jewelry shopping from a very practical viewpoint. They love being able to compare the ‘specs’ of the different diamonds,” said Codner.

Of course, it helps that Blue Nile has the largest selection of ideal cut diamonds available in the U.S. Because Blue Nile lacks the high operating costs of traditional jewelers, it can offer a higher quality diamonds at a



much greater value—often at savings of 20 to 40 percent.

Codner suggests buying the diamond first, then the setting, to ensure the highest quality and lowest price on an engagement ring. Blue Nile makes this process easy with its interactive “Ring Builder.”

Codner offers the following tips on how to succeed at diamond buying:

Trust and Quality

There is a lot of trust involved in purchasing a diamond. It’s a very expensive purchase for most people and they want to be sure that they are getting what they paid for. Codner advises determining whether the diamond has been certified by a respected, independent diamond grading lab, such as the Gemological Institute of America (GIA) or the American Gem Society (AGS). The certification will confirm the characteristics and quality of the diamond and allow for comparison shopping. Also, a 30-day return policy can help ensure peace of mind.

Learn the basics

The shopper needs to under-

stand what he is buying. It’s essential to learn the meaning of the four “C’s”—cut, color, clarity, and carat weight. Learning and prioritizing these traits will help the shopper find the best diamond within his budget. For example, if carat weight is the most important attribute, he might want to consider compromising a little on clarity or color, two aspects which are often hard to judge with the naked eye.

A free and comprehensive source of information is available at www.bluenile.com.

Set a budget and stick with it

While the four C’s are a start, there’s a fifth “C” that’s equally important—cost. Establishing a budget before the first shopping trip will help put the options in perspective and ensure that the shopper doesn’t spend more than he originally intended. Codner suggests using the two-month’s salary convention as a guideline or starting point.

Once the shopper has decided on the specifications of the diamond, he should then comparison shop at different places to ensure he gets the best deal.

Following is a chart of diamond prices that can be used as a guide.

Prices shown are for the most popular round-cut GIA and AGS certified diamonds at www.bluenile.com.

Prices start at the figures shown below and are current as of Nov. 2001. Exact prices may vary.

Diamond Prices			
	Very Good Cut H color, VS2 Clarity	Ideal Cut F color, VS1 Clarity	Ideal Cut E color, VVS2 Clarity
½ Carat	\$1,350+	\$2,100+	\$2,400+
¾ Carat	\$2,900+	\$3,800+	\$4,350+
1 Carat	\$5,350+	\$7,600+	\$8,450+
1½ Carat	\$10,700+	\$14,900+	\$16,250+

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