

# BOVE JEWELERS

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## The Allure Of Diamonds



### Four Great Stores In One

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Bove Giftware

Bove Jewelers

Bove Diamonds

Bove Time

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# BOVE DIAMONDS

## *The Romance of the Diamond*

### **Why a Diamond for My Love?**

The stunning beauty and incredible durability of diamonds has fascinated Man for centuries. Owning a diamond was once a privilege reserved for royalty or those who were wealthy. Throughout time, diamonds have been given as an expression of love, and there are three reasons that make diamonds the ultimate symbol of love.

**Rarity:** It takes an amazing 250 tons of ore on average to yield a single one carat gem quality polished diamond. They are just as rare and take just as much effort as finding the one that you want to spend the rest of your life with.

**Strength:** There is nothing in the world harder than a diamond. In fact only another diamond can put a scratch in a diamond. Greek warriors would wear a rough diamond crystal around their necks in hopes that they would be as invincible as these precious stones. What could be a better symbol than a diamond to show her that your love is committed to stand the test of time?

**Brilliance:** When a rough diamond has been cut with skill and precision, its beauty is second to none. Ordinary light will enter into the diamond and then be transformed into white flashes of scintillation and a dazzling display of spectral colors known as dispersion. When all the right elements are present, your love for each other will be as brilliant as the finest diamond.

## A Diamond in the Rough

In its original state, a rough diamond barely looks different from any other pebble, but what a diamond cutter sees is entirely different. After polishing a small “window” in the stone, he begins to plan the best strategy for maximizing the raw material to yield the most beautiful diamond possible. This includes deciding on the shape of the finished diamond, avoiding internal inclusions, and many other factors. According to the Gemological Institute of America, only the top 20% of rough diamond production is suitable for use in jewelry. The art of bringing a gem grade diamond to life requires a high level of vision, skill and patience.

### Shapes

There are three basic facet arrangements used in the various diamond shapes. These include the brilliant cut, the step cut and the mixed cut, which refers to diamond styles that include a mix of step cut facets and brilliant cut facets.

The line drawings below show the variety of shapes that you can choose from when selecting a diamond for your engagement ring. Frequently, your future fiancée will have a clear preference for a certain shape. If you plan on shopping by yourself, try to find out discreetly what shape she favors.

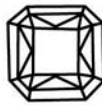
### Common Diamond Shapes



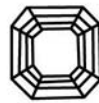
Round



Princess



Radiant



Asscher



Heart



Oval



Pear



Emerald



Marquise

## Diamond Quality

As a creation of nature, diamonds are highly individual, and there are no two that are exactly alike. Because of this, the quality aspects of each diamond are categorized by the industry using universally accepted standards of color, clarity, carat weight and cut.

### Color:

Although composed mainly of crystallized carbon, diamonds often contain small traces of other elements. The presence of these elements causes faint tints of color. There are 23 color grades ranging from D (colorless) to Z (light brown). This grading system was established by the Gemological Institute of America. The great majority of gem grade diamonds fall within these 23 color grades. Diamonds that can not be classified within these grades are referred to as fancy color diamonds. These extremely rare colored diamonds occur when trace elements or irregularities in the crystal matrix cause the diamond to have colors like blue, green, red, pink, yellow, orange- even black!

The more colorless a diamond is, the greater the range of color dispersion you will see. For this reason, colorless diamonds are considered the most desirable. Only about 2% of gem quality diamonds receive a color grade of D, E or F. The exact color grade of a diamond is determined by viewing the stone while face down under special full spectrum lighting that mimics sunlight, and comparing the stone to sample diamonds of known color in a “master set”.

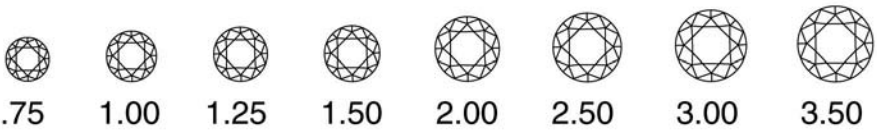
Once you have chosen your diamond, it is important to choose the setting that will maximize its color and beauty. One of the members of our experienced diamond team will be happy to assist you with your choice.

Color	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	Fancy
Scale	Colorless			Near Colorless			Faint Yellow			Very Light Yellow			<--Light Yellow-->			Color								

## Carat:

A carat is a unit of measurement used to describe a diamond's physical weight. Weight measurement of diamonds follows a metric system; therefore, one carat equals 100 "points". The abbreviation you will often see for carat is "ct". For example, a one and one-half carat diamond would be written as 1.50ct. When referring to the total weight of a group of small diamonds in a piece of jewelry, the abbreviation for the total carat weight is "ctw."

Prices for two diamonds of the same color and clarity, but different size will vary greatly. When diamonds are mined, it is much more uncommon to find the crystals that will yield larger polished diamonds. Therefore, larger polished diamonds are exponentially more expensive. As an example, one 2 ct. diamond will cost far more than four diamonds of the same color and clarity that weigh .50ct. each. Only 1 in 1,800 diamonds that are polished are 1 ct. or larger.

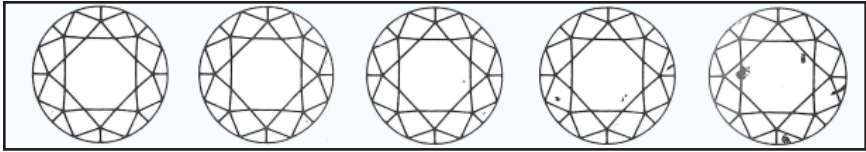


## Clarity:

Nearly all diamonds have identifying characteristics known as inclusions. Inclusions are most often small internal stress fractures (referred to as feathers), and small independent diamond crystals or groups of crystals. Many inclusions in diamonds are only visible with the aid of a microscope or a jeweler's loupe.

A diamond's clarity is determined by viewing the stone under 10 times (10x) magnification. All internal inclusions, as well as any exterior blemishes or imperfections are considered when determining the clarity grade. Most gem labs use a total of 11 different clarity grades.

The location and severity of inclusions within a diamond not only affects the clarity grade, but may affect the durability of the diamonds. There are several methods of improving the appearance of a diamond's inclusions known as "clarity enhancements". These include methods such as laser drilling and fracture filling. Bove Diamonds does not sell clarity enhanced diamonds because of their compromised durability and sometimes unnatural appearance.



**FL-IF**

Internally Flawless to Flawless-no inclusion visible under 10x

**VVS<sup>1</sup>-VVS<sup>2</sup>**

Very Very Slightly Included- Very Difficult to find under 10x

**VS<sup>1</sup>-VS<sup>2</sup>**

Very Slightly Included- Difficult to find under 10x magnification

**SI<sup>1</sup>-SI<sup>2</sup>**

Slightly Included relatively easy to find under 10x magnification

**I<sup>1</sup>-I<sup>2</sup>-I<sup>3</sup>**

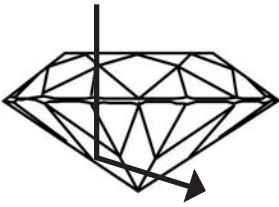
Imperfect-inclusions visible to the naked eye, obvious with 10x magnification

**Cut:**

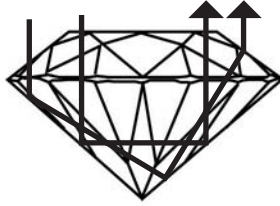
Diamond cutting is the process of shaping, faceting and polishing a rough diamond. It is a blend of art and science, and requires great skill and training. The manner in which the diamond is faceted and polished will have the greatest effect on the finished stone’s beauty and value. In fact, superior cut can increase a diamond’s value by over 30%. Extracting the maximum fire and brilliance from a diamond requires an extremely precise combination of angles and proportions.

The proportions of fancy shape diamonds can vary widely. For each shape, there are preferred proportions. A diamond specialist from our experienced diamond team will help you select the best cut diamond with the greatest brilliance for your budget.

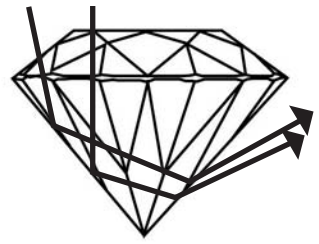
From the Old Mine Cut to the modern Ideal Cut, diamond cutters have experimented with endless combinations of proportions and facet arrangements in their efforts to release the maximum sparkle and fire from the round diamond. Even though the proportions that produce the most brilliant diamonds are well known, there are still many diamonds that are not cut to these proportions. The reason for this is that cutting a diamond to the best proportions for maximum brilliance requires the cutter to waste some of the precious rough material and produce a lower carat diamond in the process. This, combined with the additional time and skill required to assure precise symmetry and a flawless final polish, account for the additional value of diamonds which are cut to the highest standard. Today, most round brilliant diamonds have 58 facets. The differences are found in the proportions. Bove Diamonds specializes in Ideal Cut and Premium Cut diamonds.



**Shallow Cut**



**Ideal + Premium Cuts**



**Deep Cut**

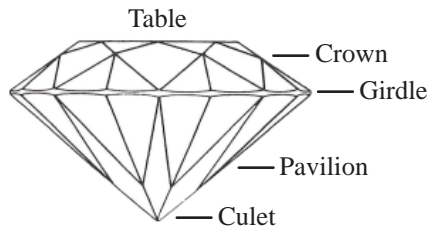
### **Ideal Cut**

The Ideal Cut diamond is generally regarded as the most brilliant style of round cut diamond. The proportions and angles of the Ideal Cut diamond were originally designed by Marcel Tolokowsky in 1919. The Ideal Cut diamond effectively absorbs light, and returns nearly 100 percent of it through the crown as fire and brilliance.

### **Premium Cut**

Although the Premium Cut encompasses a range of proportions, the differences are small. They are sometimes referred to as 60/60 diamonds, describing the approximate table and depth measurements. Like the Ideal Cut diamond, its proportions permit nearly all incoming light to be returned as fire and brilliance.

### **Anatomy of a Diamond:**



*Once you've mastered the knowledge of the 4 C's, the only way to truly realize a diamonds brilliance is by comparing it side by side to others of similar quality.*

## DIAMOND CERTIFICATIONS

A diamond certificate is a document issued by a diamond grading laboratory which states the weight, color, clarity and proportions, as well as the measurements of a diamond as determined by the trained gemologists working in the lab. A lab will often have three different gemologists assess a stone individually before meeting to compare notes on a diamond, in order to make the most accurate evaluation.

The purpose of the certificate is to give you the peace of mind that comes from knowing that your diamond has been independently graded by a team of experts who are unbiased and have no connection with the retailer of the diamond. It also includes a “plot” of your diamond which clearly shows the location of the inclusions in your diamond. This can be used as a tool for you to identify your diamond if it has to leave your hand for sizing or other work.

Some diamonds are also laser engraved on the edge of the girdle with the certificate number. Certificates are not usually issued for diamonds which weigh .50 carat or less. There are many diamond laboratories to choose from. Bove Diamonds only uses GIA (Gemological Institute of America) and EGL (European Gemological Laboratory) to certify our diamonds, because they are the strictest and most consistent of the diamond grading labs. Bove Diamonds also provides you with a full appraisal when you purchase your diamond from us.

## **Bove Peace of Mind**

Buying a fine diamond is one of the largest and most meaningful purchases you will ever make. Our diamond specialists understand that, and they will listen to you, and use their experience and expertise to help you find the perfect diamond.

When you buy a Bove diamond, you get the peace of mind that only comes from Bove Diamonds. We offer a 30 Day Money-Back Guarantee, and Full Trade-In Value for as long as you own your diamond. And you are always welcome to come in and have your diamond cleaned and checked.

Our best customers are educated customers. That is why we encourage you to come in for more in-depth training by a member of our Diamond Team. You'll learn how diamonds are formed and mined, what impact fluorescence has on diamond appearance, which proportions are most desirable for fancy cuts, and much more.

*We want to be your jeweler for life!*

### **Who will be working on your ring?**

Once you have invested in a diamond, you can trust the craftsmen at Bove Jewelers to set the diamond in your chosen mounting and to size your ring with great care. Bove Jewelers is known for having the most experienced craftsmen in the area. Our Jewelers have won many prestigious awards and certifications including Pennsylvania's Craftsman of the Year Award and Jewelers of America Master Bench Jeweler. They have been trained at the preeminent industry schools, such as the Gemological Institute of America, The Jewelry Institute, Tyler School of Art, Fashion Institute of Technology, Jewelers of America and Millersville University.

Before you see your ring, it will have passed three thorough quality inspections. The entire staff at Bove Jewelers understands the importance of your ring and it's meaning, and we are committed to providing you with the best diamond, and the most memorable experience.

## Choosing the Right Metal

There is no one “right” choice when deciding on which metal your ring should be made of. Your choice will depend on your preferences in color, and the way you wear your ring. There are certain differences in the properties of precious metals and their alloys to consider when making your choice.

Platinum is the rarest, and therefore costliest of the precious metals used in jewelry. It is normally used in a purity of 950, that is, 950 parts of platinum and 50 parts of alloy. The metals that are used most often in platinum alloys are iridium and ruthenium which are precious metals in the platinum family. Platinum is valued for its pure white color, and its durability. Typically, the bottoms of ring shanks and the tips of prongs will last far longer when they are made of platinum.

Palladium is a precious white metal that is in the platinum family. It is currently being offered as a more affordable alternative to platinum by some manufacturers, because it has a similar appearance and wearability.

White gold is actually an alloy which makes yellow gold appear to be white. All gold is yellow in its natural state, but the addition of other metals is used to produce the white color. White gold can be made in different purities; normally 14kt (58% pure gold) and 18kt (75% pure gold). White gold is valued for its hardness, and its ability to retain its shine. Finished white gold jewelry is frequently plated with rhodium to make it appear whiter, but this treatment is not permanent, and the plating must be periodically reapplied if this look is desired.

Yellow gold is usually found in purities of 14kt and 18kt; although some inexpensive gold jewelry and school rings are made in 10kt. Although yellow gold has made a strong comeback in fashion jewelry; the current trend in bridal jewelry strongly favors white gold and platinum, but again, let your personal taste be your guide.

## ***Engagement Proposal (Do's and Don'ts):***

*An engagement proposal is a life changing event. With this in mind we suggest that you put a lot of thought into the presentation. This is a moment that she will remember for the rest of her life. Here are a few suggestions to help you determine how to take her breath away.*

- 1. Show her the ring before anyone else. She will enjoy showing the ring off to all the important people in her life.*
- 2. Get permission from her parents when possible. It's a small gesture that goes a long way.*
- 3. Consider presenting it on one knee. Nearly all ladies have dreamed of being proposed to in this way. Try it - even if she knows the ring is coming.*
- 4. Avoid public proposals. This should usually be a private moment so that she doesn't feel undue pressure. Only do this if she has indicated that it would be okay with her.*
- 5. When in doubt about her ring size, go bigger rather than smaller. This will save the awkward moment of not being able to slip it on her finger.*
- 6. Never hide the ring in food. Frozen in an ice cube, tossed in the salad, or baked inside a cake is NOT romantic.*
- 7. Bring a cell phone. This enables both of you to tell your closest friends the exciting news right away.*
- 8. Bring a camera to capture the moment that will last forever.*

## **Engagement Announcement Etiquette**

*She said “Yes!” and you want to tell the whole world. Immediately after you become engaged, you should share the news with those closest to you.*

***Here are our suggestions of who to tell first:***

- 1. Your Children: When either of you have children, they should be the first to hear the news. Be sure to reinforce to them that your love for your spouse will not replace your love for them.*
  
- 2. Your Parents: If possible, this should be done in person with both of you present. Otherwise, a phone call will work just fine.*
  
- 3. Your Close Relatives: Consider who will be most sensitive to being the first to know immediately. You don't want any hurt feelings on this joyous occasion.*
  
- 4. Your Close Friends: Phone calls are usually fine to pass on the good news.*
  
- 5. Everyone Else: Whether by email or by your local news paper, now it's time to let everyone else know.*

# BOVE DIAMONDS

*ARE FOREVER*

## **Additional Services**

You should know that Bove Jewelers is here to service all of your jewelry needs. Whether or not the jewelry was bought here, we have the experience and facilities to perform repairs, remodeling and refurbishing of your valued pieces. Some of our services are listed below:

- 1. Complimentary Cleaning:** We invite you to bring in your jewelry for a cleaning. We will also check your jewelry for wear and loose stones.
- 2. Laser Welding:** This is a state of the art technology which makes possible repairs to jewelry that contain fragile and heat sensitive stones which can't be removed. Very few jewelers have the equipment or trained personnel needed to employ this technology.
- 3. Custom Design:** We have experienced designers on staff who will help you create exactly what you have in mind. They use traditional methods as well as state of the art computer aided design (CAD). If you can dream it, we can create it.
- 4. Diamond and colored stone recutting:** If you have a diamond or colored stone that is damaged or worn, we can assist you in having it recut and polished to its original beauty.
- 5. Professional appraisal services:** We offer insurance and estate appraisal services for all of your jewelry, old and new. Our in house appraisers are Graduate Gemologists trained at the Gemological Institute of America.
- 6. Consignment:** We can assist you in turning your old or unwanted diamonds into cash or trade towards a beautiful new piece.

*Now that you have your engagement ring, it's time to protect your investment by insuring it. Insuring your ring for loss, theft and damage will give you security and peace of mind. Below are some questions you may want to ask your insurance agent.*

### **Questions to ask your insurance company**

1. Do I need a separate rider for this item?
2. Is an appraisal necessary for full coverage?
3. Will my policy cover all types of loss including theft, mysterious loss and accidental damage?
4. Is the item still covered while in someone else's possession?
5. If there is a loss, can I receive a full cash-out or go to whomever I choose for replacement?
6. Is depreciation ever imposed?
7. If there is damage to a piece, can I replace it or will I be limited to repair?
8. What happens if the lost item is no longer replaceable?
9. Are there any premium reductions for keeping my jewelry items in a home safe or safety deposit box?
10. Are there any exclusions to this policy?
11. What proof is needed to justify a claim?
12. What different deductibles are available and how does it affect the cost?

**Bove Diamonds will work with you and your insurance company to help process your replacement or repair claims.**

## Common Diamond Terminology

**Abrasion:** Tiny nicks along facet junctions that appear like fuzzy lines rather than crisp facet junctions.

**Appraisal:** An assessment of an item that includes descriptions and replacement value.

**Blemish:** An imperfection on the surface of the diamond.

**Carat:** The standard weight used for most gemstones. (1 carat = 100 points)

**Cavity:** A void or pit on the surface of a diamond.

**Cloud:** A cluster of very small crystals inside a diamond that appear like a small cloud.

**Crown:** The portion of a diamond that is above the girdle.

**Culet:** A small facet located at the bottom point of the pavilion facets.

**Depth Percentage:** This describes the total depth of the stone relative to its diameter.

**Depth:** The measurement of a diamond from the table to culet.

**Dispersion:** The rainbow effect caused when white light is broken into the different spectral colors and hues.

**Facet:** The smooth flat surface on a gem. On most cutting styles, there are usually 58 facets.

**Fluorescence:** A phenomenon in some diamonds that occurs when faint traces of foreign elements cause a diamond to glow under ultraviolet light. This can sometimes detract from a diamond's appearance and make it look "oily" in daylight.

**Girdle:** The narrow band on the outside edge of a diamond.

**Hue:** These are the various colors displayed when dispersion occurs. They include shades of purple, violet, red, orange, yellow, green, and blue.

**Inclusion:** An impurity or fracture within a diamond.

**Make:** The quality of the proportions and finish of a diamond.

**Pavilion:** The portion of the diamond that is below the girdle.

**Point:** A measure of weight used for most gems that is 1/100th of a carat.

**Polish:** Refers to the external finish on the facets of a diamond. A separate grade is usually given to polish to note the presence of any faint grainy lines or scratches that are only visible under magnification.

**Proportions:** Refers to the angles and relative measurements of a finished diamond. These measurements include the crown and pavilion angles, crown height, pavilion depth, total depth %, and table %.

**Scintillation:** The bright white flashes of light that have been reflected from within the diamond.

**Symmetry:** A grade that is given to the continuity of a stone's cut. We recommend only diamonds with good to excellent symmetry.

**Table Percentage:** The value which represents a comparison of the diameter of the table facet compared to the diameter of the diamond's girdle.

**Table:** The large facet on the top of the diamond that is parallel with the girdle.

## **Fun Facts About Diamonds**

- The first time that a diamond was given as an engagement ring was by the Archduke of Austria to Mary of Burgundy in 1477. Today, over 500 years later, diamonds are by far the most popular gemstone of choice used in engagement rings.
- The Crater of Diamonds State Park in Arkansas is the world's only diamond mine open to the public. It is a dig-for-fee operation for tourists and mineral enthusiasts. The largest diamond ever found there is the 40.23 carat "Uncle Sam" diamond.
- A diamond is the hardest substance known to man. It is 140 times harder than sapphire or ruby, and 180 times harder than emerald.
- The ancient Greeks believed that diamonds were splinters of stars that had fallen to earth.
- Diamonds were first mined in India over 2,800 years ago.
- The Largest diamond ever found was the Cullinan. It weighed 3,106 carats, and it was cut into 9 faceted gems, the largest of which is the Cullinan I, which weighs 530.20 carats. It is mounted in the royal scepter in the crown jewels of England.
- The most famous diamond in the world is the Hope diamond. It is an extremely rare deep blue diamond and it weighs 45.52 carats. It passed through the hands of royalty and the wealthy, until 1958, when it was donated by Harry Winston to the Smithsonian Institute where it is on permanent exhibition.
- The famous slogan "A Diamond is Forever" was created over 50 years ago to capture the magic, mystery and beauty of the world's most precious gem.

# BOVE DIAMONDS

## *SIGNATURE COLLECTION*



Bove Diamonds is already known for our extensive collection of some of the finest names in designer engagement rings and wedding bands. We are proud to announce **The Bove Signature Collection**; our own line of engagement rings and wedding bands. This collection is made exclusively for us by one of the industry's most prestigious manufacturers in the United States.

The Bove Trademark is your assurance of our commitment to bringing you the finest jewelry with unmatched quality, affordability and the best possible service.