

SMYTH  
*Jewelers* SINCE 1914

FIRST COMES LOVE...  
THEN COMES SMYTH



*The* Diamond Buying Guide

## FOUR GENERATIONS OF TRUST



The Smyth family cuts the ribbon on their new location.

THERE IS NO MYSTERY TO BUYING A DIAMOND  
WHEN YOU DEAL WITH THE FAMILY YOU TRUST.

For four generations, customers have come to our showroom for our impressive selection of diamonds, fine jewelry, delightful collectibles and wonderful gifts. They also come for our legendary customer service and passion for overall excellence. The kind of customer service that only a family owned and operated store can consistently deliver.

In that time we've learned what you want when it comes to purchasing diamonds. You want a glorious array of diamonds in all shapes and sizes. You want dazzling settings that showcase your diamond's unique beauty. You may even want to speak with a designer to custom design your rings. And you want it quickly and at the very best price so that you find yourself with a much more impressive diamond than you ever thought possible.

That's how we build trust. One customer at a time.

We've put together this Diamond Buying Guide to help you understand the differences in diamonds, so you can make the most intelligent decision when choosing the diamond that celebrates your life together.

*We are honored to be part of  
this exciting time in your life.*

**"My engagement ring is a Jack Kelége,  
I just love it! I get so many compliments  
on it. I can't thank Smyth enough!"**

*Lucy - Owings Mills*

# IT'S POSSIBLE AT SMYTH

We want you to own the largest most beautiful diamond possible. We shop the world's diamond markets fiercely and keep our costs low so the diamond of your dreams can become a reality.

We also want you to enjoy the buying experience. Smyth has the best trained sales team in the business. And since our staff does not work on commission, their only goal is to help you find the perfect diamond. With this approach you'll feel more like a friend than a customer. You will find a fabulous diamond that exceeds your expectations, thrills someone special in your life, and have fun doing it. It really is possible. It happens every day, at Smyth Jewelers.

## THE ULTIMATE QUALITY ASSURANCE

Whenever a masterpiece is created, you want the artist to sign it. That's exactly what we do with our 'ideal cut' diamonds. A certificate from the American Gem Society will accompany these diamonds.

The certificate number, along with the Smyth name, is laser inscribed on the girdle. This is the very pinnacle of pride, beauty and positive identification.



## GIA AND AGS CERTIFIED DIAMONDS

All of the diamonds in our diamond department are accompanied by certificates from either GIA or AGS, the most respected gemological labs in the world. You will see cut grades from AGS as numerical numbers ranging from 0 to 10, with 0 indicating the 'ideal cut'. GIA will use a grading system of poor, fair, good, very good, or excellent. Best of all, we carefully scrutinize our diamonds before we offer them to you so you are guaranteed the best diamond and the best value every time.

# CUT

*A beautifully cut diamond radiates with a fire and brilliance that will leap from her hand and go straight to her heart.*

Cut refers to the angles and proportions a skilled craftsman creates in transforming a rough diamond into a polished diamond. Of the 4 "C"s it is the cut that has the most influence on the diamond's brilliance and beauty. Round is the most brilliant shape and has the most stringent cut standards.



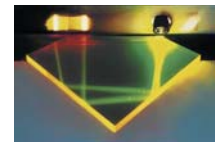
## THE WORLD'S MOST BEAUTIFUL DIAMONDS ARE CUT TO EXACT PROPORTIONS

A well cut diamond will internally reflect light from one mirror-like facet to another and release it through the top of the diamond in a blaze of fire and brilliance that will take your breath away. Diamonds that are cut too deep or too shallow lose or leak light through the side or bottom, resulting in less brilliance and ultimately, less value.

## WHY IS CUT SO IMPORTANT?

Notice how an actual beam of light is fully reflected back to the eye when the diamond is properly cut. When a diamond is cut too deep or too shallow light is lost out the side or bottom resulting in a less brilliant, less beautiful diamond.

Path of Light photo courtesy of Gemological Institute of America (GIA)  
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The Ideal Cut Diamond



Deep Cut



Shallow Cut

## COLOR

*Allow nature's beauty to burst forth in a rainbow of color that will make someone feel cherished.*

Diamonds range in color from icy winter white to warm golden yellow and are graded on a color scale (illustrated below) that was established by the Gemological Institute of America (GIA). Diamonds are compared to a 'Master Set' for accuracy, using strict lighting conditions to reveal their true body color. The color differences between grades may seem subtle at times, but they can have a profound impact on the diamond's beauty, rarity and very importantly, its value.

At Smyth, we support the standards of GIA and have graduate gemologists and a complete gem lab on premise, assuring you of an accurate grade on the diamond you are purchasing. We would be happy to have a diamond you are considering compared to our 'Master Set' or to a diamond from our extensive collection of gems backed with lab reports from GIA or AGS.

*A diamond of great color, combined with a great cut, will give you a gem of exquisite beauty, that will give someone great joy for a lifetime.*

## CARAT WEIGHT

*Two diamonds of equal size can vary significantly in value.*

As with all precious gems, the weight, and therefore the size of a diamond, is expressed in carats. The carat originated as a natural unit of weight: the seeds of the carob tree. Diamonds were traditionally weighed against these seeds, however, the system was later standardized and one carat was fixed at 200 milligrams (1/5 of a gram).

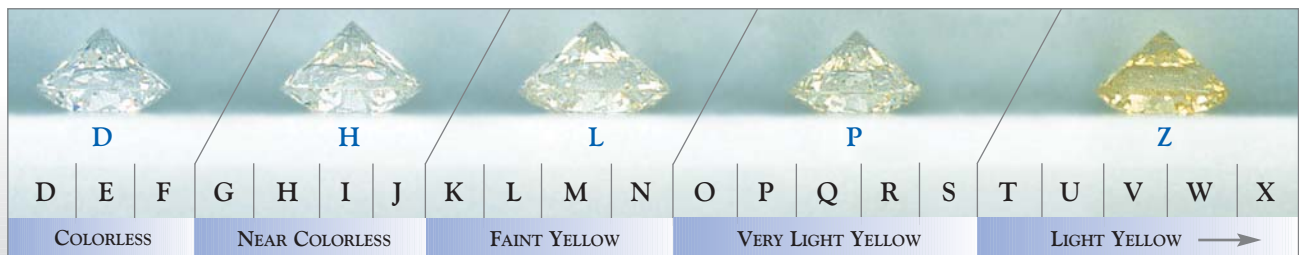
One carat is divided into 100 "points" so that a diamond of 25 points is described as a quarter of a carat or 0.25 carats. Size is the most obvious factor in determining the value of a diamond, but two diamonds of equal size can vary significantly in value, depending on the other characteristics of cut, color and clarity.



*You'll own a larger, more beautiful diamond than you thought possible, when you deal with the family you trust...Smyth.*

### GIA COLOR GRADING SCALE

Diamonds range from colorless to yellowish, with a spectrum of shadings in between.



GIA Color Grading Scale courtesy of Gemological Institute of America (GIA)  
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# CLARITY

*Just like people,  
no two diamonds are exactly alike.*

With finer diamonds “nature’s fingerprints,” called inclusions, are not visible to the unaided eye. However, these natural inclusions can impact the diamond’s rarity and value tremendously. We feel it is important that you have an opportunity to view your diamond through a gemscope so that you understand this characteristic and can therefore make an informed decision.

Clarity grades are determined by the number, size, nature, color and location of the characteristics. The smaller and less visible the characteristics, the rarer and more valuable the diamond becomes.

A hand-held magnifier is difficult for the novice to use and does not enable you to clearly examine the diamond. A gemscope is the ideal tool for this purpose. This way inclusions can be evaluated easily and openly and decisions made with confidence.



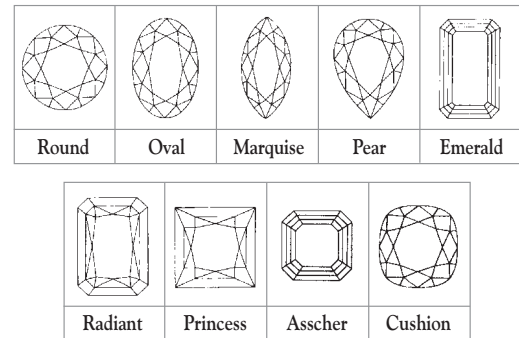
*Using a gemscope enables you to clearly view  
“nature’s fingerprints” within your diamond.*

# SHAPE

*The round is still the most popular and  
most brilliant diamond shape.*

Shown are the most popular shapes for diamonds. However, numbers, letters and shapes of all kinds can be achieved. Shape is a matter of personal preference, and is only limited by the imagination of the customer and the skill of the craftsman.

The brilliance of a given shape is determined by how well the diamond has been cut and polished and is critical to its beauty and value. (see page 5)



*Whichever shape you prefer,  
the brilliance of a well cut diamond  
will bring endless joy to the wearer.*

## GIA CLARITY GRADING SCALE

<p>FL-IF</p> <p>No inclusions visible under 10X magnification.</p> <p>Flawless (FL) Internally Flawless (IF)</p>	<p>VVS</p> <p>Inclusions are minute and extremely difficult to locate under 10X magnification.</p>	<p>VS</p> <p>Inclusions are minor and difficult to locate under 10X magnification.</p>	<p>S1</p> <p>Inclusions are noticeable and relatively easy to locate under 10X magnification.</p>	<p>I</p> <p>Inclusions are obvious under 10X magnification and are usually visible to the naked eye.</p>
VVS1   VVS2   VS1   VS2	S1   S2	I1   I2	I3	

We encourage you to use our gemscopes to openly and honestly compare the clarity of the diamond you are considering.

# THE 5TH “C” – CONFIDENCE

Only Smyth Jewelers offers you all these benefits:

- Family owned and operated for four generations
- Highly trained, non-commissioned sales team
- Credible gem lab reports from GIA and AGS exclusively
- Always the finest quality and value
- Expertise... Six GIA graduate gemologists
- Complete gem lab
- Master jewelers and engravers on premise
- The Brilliant Eye™ for accurate cut evaluation
- Gemscopes for open and honest clarity grading
- Largest selection of diamonds in the state
- Free jewelry cleaning and inspection
- Generous trade-back policy
- Convenient lay-away plan
- Hassle-free financing
- 100 day thrill policy
- Satisfaction guaranteed

*Please know our salespeople are part of a non-commissioned sales team. We are all here to help find the perfect diamond for you.*

## SMYTH EXPERTISE



Smyth Graduate Gemologists Geological Institute of America



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*For over 90 years, smart buyers in and around Baltimore have put their trust in Smyth Jewelers. You can too!*



*IT'S NO WONDER PEOPLE SAY...  
“FIRST COMES LOVE...  
THEN COMES SMYTH”*

S M Y T H  
*Jewelers* SINCE 1914

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MON THRU SAT 10 - 6 THURS 10 - 9 EST