

## How To Choose The Perfect Engagement Ring

an expert guide from Karina Martus

We all know that an engagement ring is one of the most important purchases you will ever make. It is a symbol of love for your girlfriend and a token of your willingness to take your relationship to the next level. It is a statement that tells the world you want to spend the rest of your life with your partner.

For many men, an engagement ring will be their first venture into the wild world of jewellery purchasing. When they enter a store, they are inundated with alien terms and concepts: claw setting, rub over setting, inclusions. And what on earth is a shank with lift up shoulders?

If this scenario is sounding all too familiar, then fear not – help is at hand! I have put together the ultimate guide to buying an engagement ring.



*Karina Martus*

## Establish a Budget

The first thing you need to define is how much you wish to spend. Take this information to a jeweller and they can show you the options available for your price range. Do not let the salesperson convince you that spending more will win her eternal love. Remember they are in the business of making money, not relationship counselling.

You may have heard that a man is supposed to spend two months' salary on an engagement ring, but in fact this "rule" was invented by the DeBeers in the '40s as part of a convincing ad campaign. There is NOTHING romantic about debt!

Three things to bear in mind are:

- high cost doesn't always equate to high quality, so research a number of sellers and designers before buying
- something personal will mean much more to her than something expensive
- getting a bespoke ring made can be much cheaper than visiting high-street stores; they don't have costly shops to manage or huge marketing budgets



## Make it a Surprise

If you take your potential wife-to-be engagement ring shopping then you can be certain it will fit and that she will like it. However, you are also denying yourself the once-in-a-lifetime opportunity to show them how thoughtful and romantic you are.

On rare occasions women will not want you to surprise her with a ring, so it is worth subtly finding out her preference. Occasionally they will have an engagement ring that is kept in the family, passed down through the generations. Sometimes they might just not like surprises! As with everything else in this guide, the more research you do, the smoother the proposal will be.



## Find Out Her Ring Size

Many men fall at this hurdle, so be careful not to make the same mistake. If you can't find out for sure do not despair, changing the size afterwards is easy enough. You simply need to return it to the jewellers and get it resized. Getting it right first time just helps to show you have put genuine thought into the process.

The best way to learn her ring size is by getting your hands on a ring she wears from time-to-time. If you take one she wears every day she will realise it has gone, but equally if she never wears it there might be a reason for that. Once you have the ring, take it to a jeweller to be measured, and get it back to her ASAP before she notices it missing.



## Research her Style

Most men will find this part the most daunting. It implies you need to understand the mind of your other half. All I can say is that she is your soul mate, and you probably know her better than you give yourself credit for. The following things will help you choose a ring she will like:

- What type of jewellery does she prefer to wear on a daily basis? If you don't know, take notes.
- What colour metal does she prefer? This is normally (but not always) split into two camps: gold, or the silvery metals of white gold and platinum.
- Does she prefer simple and understated pieces, or the big glitzy variety?
- Is her personality big, bold and outgoing, more likely to want to show her jewellery off to the world? If so something big and sparkly will reflect that side of her.
- Or is she an earthy woman, with simple tastes and an introvert nature? If so look for rings that are simple in design and more subtle with their beauty.

Another way to find out what she likes in the way of jewellery is to take her to a store under another pretext. Say you are thinking of buying a watch and take her along with you. When she is inside she will doubtless be unable to resist the lure of the sparkly gems, and will be dropping hints in no time!

If you are struggling to choose, enlist professional help. Jewellery designers are experienced professionals who spend their career figuring out what women want. From my perspective, I provide the style definition for free, as I don't think it's something you should have to pay for.



## Pick the Engagement Ring Band

Your first task is to decide the metal. If you've done your research you will know what she prefers to wear, but I will educate you a bit further to aid your decision. Most commonly used in engagement rings are yellow gold, rose gold, white gold and platinum. It is also possible to create a mixture of these metals.

- Yellow gold is made by mixing pure gold with alloy metals such as copper and zinc.
- Rose gold is made using a mixture of pure gold with various alloys, with a higher concentration of copper than yellow gold. The copper gives it the rose-reddish tint.
- White gold is an alloy of gold and some white metals such as silver and palladium.
- Platinum is naturally silvery-white in colour, so no alloy is used.

If your partner doesn't have a distinct preference for metal colour then you might have to make a judgement call. If she is a traditionalist then she might prefer yellow gold, but at the moment the most popular engagement rings are white in colour, so we will focus on those two.

Platinum is extremely hard wearing and will last a very long time, although this is reflected in its price. Although another advantage of platinum is that it is naturally white in colour, therefore does not need rhodium plating like white gold.

White gold, being a much softer metal, will wear down faster. In about 15-20 years you may have to re-shank the engagement ring if it has worn too thin. As I mentioned before, it is also plated with rhodium, another naturally white metal (without the plating, white gold would appear light grey). So to stop the ring turning dull, you should send it for re-plating and a polish every 12-18 months, for which there is a comparatively small charge. The advantage of white gold is that the initial cost is much less. On average 18ct. white gold will cost half as much as the same ring in platinum.



## The Stone

Now we are on to the second part of your ring, the stone. Tradition dictates diamonds to be the stone of choice for engagement rings. That's not to say you shouldn't go against tradition if you have prior knowledge of your girlfriend's personal taste. If this is the case, I suggest you make an appointment with a jeweller to discuss other stones in greater detail.

When selecting a diamond, you will need to account for the famous "Four Cs": Cut, which refers more specifically to the proportions of the cut diamond; Colour, where they are graded according to their "whiteness"; Clarity, which concerns how many (or few) mineral deposits or impurities affect the quality; and Carat, which defines the total weight of all the diamonds in a single piece. As part of the service, I offer a free diamond selection course to help you make an educated decision when buying these expensive gems.

**Shape:** There are also many different shapes your stone can come in. You will need to apply the previous logic of your research to decide which shape would best suit your ring. From square to round, and teardrop to heart-shaped, each shape has a unique meaning and appeals to different tastes.

**Setting:** A ring's "setting" refers to the way in which the diamond is placed on the ring. Like everything else with an engagement ring, which setting you pick depends a lot on your girlfriend's preferences. The image on the right shows a few example settings. The easiest way to get the perfect setting or combinations of setting is to visit a bespoke jewellery designer.



Round Brilliant



Princess



Emerald



Heart



Pearshape



Marquise



Oval



Asher



Cushion



Radiant

## Other Points to Consider

So by now you should be armed with all the knowledge you need to take your first steps in the treacherous world of buying an engagement ring. There are a couple of things you will need to consider before you go, which aren't essential but could result in a bad experience if not followed.

**Conflict Diamonds** first came to our attention in the '90s. The world became aware of rebel armies in certain parts of Africa that were illegally using the trade of rough diamonds to fund their terrorist activities. I do not buy conflict diamonds, and you should make a point of doing the same. Sellers of non-conflict diamonds will provide you with evidence of their legitimate source.

**Certificates**, also known as a diamond grading report, describe the quality of your diamond. Make sure you get one to verify the diamond's weight, measurements, cut and quality, which can be used for valuation purposes for reselling and insuring your gem.

**Insuring your new ring** is essential if you want to protect it against theft or damage. An actual value policy pays you the value less any wear and tear, whereas a replacement insurance policy will cover you for the current market value regardless of its condition. The latter is more expensive but gives you better cover.

I hope you have found this guide useful. If there is anything else you would like to discuss then please come and see me at my Bond Street Workshop, call me on 020 7495 4862 or email me on [karina@karinamartus.com](mailto:karina@karinamartus.com) and I will be happy to guide you through the process of choosing the perfect engagement ring further.

