

# Harold H. Morris Ltd

*Manufacturing Jewellers and Valuers*

TEL 576-0356. PO Box 2208, WELLINGTON, 1. N.Z.

## Appraisal

All claws and settings of the items have been inspected, and any defects noted accordingly.

These estimated replacement costs are based only on estimates of the quality of the stones (unless specifically stated that the stones were removed and graded). We assume no liability with respect to any action that may be taken on the basis of the appraisal.

0742  
PROPERTY OF:

DATE

31/07/2007

### DESCRIPTION of ARTICLE

#### INSTRUMENT LIST

Binocular Microscope  
Leveridge Gauge  
Electronic scale  
Ultra-violet Light Unit  
Metal acid testing set.  
Diochroscope  
Gemset color set



This Appraisal-Valuation is determined by using percentage margins for Importers, Wholesalers & Retail levels. The value/s given, we consider a fair value for purpose stated, and are based on an average of the above levels. Profit margins are at the discretion of the Seller and item/s can be a matter of negotiation, and fluctuations in the exchange rate, bullion prices and stone base prices. We accept no liability for variations in valuations.

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0741  
PROPERTY OF:

DATE

31/07/2007

### DESCRIPTION of ARTICLE

1. (18) stone sapphire pearl circle and drop pendant, (6) round natural mixed cut un-calibrated light blue sapphires (12) round pearls, (2) between each sapphire, and (1) sapphire at top of drop, mounted in 15 carat yellow gold.

**SAPPHIRES:** (6) round mixed cut natural un-calibrated light blue, estimated color as bV 4/3 Gemset L3 tone, on average 3.0mm - 2.95mm.

**SAPPHIRE SETTINGS:** Rub/over yellow gold chineers overall 3.3mm - 3.8mm wide x 2.10mm high.

**PEARLS:** (12) Round 1/2 pearls natural on average 1.75mm of a dark cream color, rub/over set.

**CIRCLE:** Overall 19.0mm diameter stamped on back 15ct.

**KNIFE/EDGE:** Solid yellow gold overall .70mm wide x 1.62mm high x 15.53mm long.

**SAPPHIRE:** Round 3.5mm on average, estimated color bV 4/3 L3 tone set in chineer overall 3.89mm wide x 2.5mm high at top of knife/edge drop.

**CHAIN:** Cable link 0.96mm wide x 19cm each side, has bolt ring clasp 5mm yellow gold.

**SAPPHIRES:**

**SHAPE and CUT:** Round mixed cut

**RANGE of WEIGHT:** 0.23ct to 0.15ct each

**NUMBER OF STONES:** (7)

**ESTIMATED TOTAL WEIGHT:** 1.13ctmc

**COLOR:** bV 4/3 L3 tone

**CLARITY:** VS1

**SYMMETRY:** Good

**POLISH:** Good

**LONG/SHORT WAVE FLUORESCENCE:** None

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0742  
PROPERTY OF:

F. McMaster  
5 – 215 Victoria street  
Te Aro  
Wellington.

DATE

31/07/2007

### DESCRIPTION of ARTICLE

Continued from previous page.....

**INDEMNITY VALUE** is replacement value new with consideration to deductions applied to condition of mounts for wear, style, and adjustments for older cutting styles of gems and diamonds.

The total appraisal Value New Zealand:

**R.V.N:** \$1,750.00

**L.V.:** \$1,750.00

Signature of Appraiser:

B.M.McDowell Indentured Manufacturing Jeweller NO:41.

GIA Diamonds Graduate

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PROPERTY OF: <sup>0742</sup>

DATE

31/07/2007

### DESCRIPTION of ARTICLE

Continued from previous page.....

**PEARLS:** (12) Natural ½ pearls 1.75mm dark cream color.

**LONG SHORT WAVE FLOURESCENCE:** Moderate chalky white

**SHORT WAVE FLUORESCENCE:** None.

**GENERAL OBSERVATIONS:** Pendant is in a sound condition, equal to local manufacturing standards, has been hand /crafted assembled finished and set.

It is internationally recognized as a trade practice to treat gems of the variety (Sapphire) by various methods, to enhance the color and /or clarity, although evidence is not immediately apparent some may be assumed. Stones evaluated in settings for dimensions, color, clarity and weight. This Appraisal has been compiled for Insurance Retail purposes and is not intended for use in a resale transaction.

Further characteristics are as follows:

Total Weight of Item: **3.05 grammes**

Manufacturing Technique: **hand/crafted assembled**

Metal Content: **15 carat yellow Gold**

**COMMENTS:** Exchange Rate **SUS.75** Gold Rate **US\$661 per oz** Photo Taken **JOB: WH 116659**

The figures represent the average retail new replacement in the average fine Jewellery store and not any one Jewellery store in particular.

Averages are based upon appropriate markets for individual items, these figures are also based upon current exchange rates, bullion, gem and diamond International base prices.

**NB:** Insurance policy's may be based on **Replacement Value New** or **Indemnity Value**, therefore, settlement will depend on your Insurance company's policy.