



Paul D Indorf
GG, ICGA, ASG, ASA
Master Gemologist AppraiserSM

Dear Paul,

Thank you for your continued interest in my newsletter. I welcome suggestions for improvements and discussion topics. Please browse through the links in the right hand column. These links will connect you to a lot of very useful jewelry-related information.

How Much is Your Jewelry Worth?

Many of the calls I receive are from people that "just want to know what their jewelry is worth". This is not the simple question it may appear. I generally answer the question with a question - for what purpose? Are you insuring, liquidating, distributing among heirs? Do you need cash to pay your rent or mortgage? Do you want to finance a trip? Are you getting divorced and need to divide assets?



Each of these scenarios results in different values for your jewelry.

Generally, insurance replacement value is the highest. The value used by appraisers is a high-retail value. This is the value before any discounts; the price you would pay if you bought it without any negotiation on the price. The lowest value is immediate liquidation value. This is the value you would get if you took the jewelry to a pawn shop. Since we all know the adage "time is money", the less time you have to liquidate your jewelry, the less money you will probably receive. Fair Market Value (FMV) is in between and is the price at which the property would change hands between a willing buyer and willing seller, neither being under any compulsion to buy or sell and both having reasonable knowledge of relevant facts. FMV is not to be determined by a forced sale price. FMV is the hypothetical price the item would be sold at retail in the appropriate market. FMV is the value often used for a variety of purposes, estate, equitable distribution and divorce are a few.

So how much is it worth? For what purpose? Come see me and we will figure it out.

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Shopping Early for the Holidays?

SINGAPORE - For someone with \$55 million to spare on an egg-sized diamond, the world's most expensive necklace is on sale this month at a jewelry show in Singapore, reflecting Asia's growing appetite for precious gems and expensive baubles.

Known as L'Incomparable, the necklace created by luxury jeweler Mouawad features a yellow, internally flawless diamond of more than 407 carats suspended from a rose gold setting that is studded with 90 white diamonds weighing nearly 230 carats.

Read the whole story:

[\\$55 Million Dollar Yellow Diamond Necklace](#)

*Appraisal appointments
"while you wait"
are available at all
three locations*

*Chester, Madison
& New Haven*

*call 860-391-3001
or [email](#)
to book an appointment*

Thank you for your interest in my newsletter. Please visit my website at [Connecticut Jewelry Appraisers](#) for more information.

Sincerely,



Paul D. Indorf

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