



*Massachusetts*  
**JEWELRY APPRAISERS**  
"We value your treasures"

## **BIOGRAPHICAL BACKGROUND AND QUALIFICATIONS**

**Paul D. Indorf, MS, GG, FGA**

**Accredited Senior Appraiser, Master Gemologist Appraiser®**

### **Education**

- Master of Science, Management, Albertus Magnus College, 2000
- Bachelor of Science, Business Management, Albertus Magnus College, 1999
- Associate of Arts, St. Leo College, 1977

### **Business**

- Lux, Bond & Green, Independent Contractor Appraiser , September 2016 to present
- Addressi Jewelers, Independent Contractor Appraiser, March 2012 to present
- Connecticut/Massachusetts Jewelry Appraisers, Owner/Appraiser, 2009 to present
- Peter Indorf Jewelers, Vice-President, Appraiser, Senior Gemologist, Inventory Manager , 1992-2009
- Certified Gemological Laboratory, Accredited Gemologists Association, September 2011
- Accredited Gem Laboratory, American Gem Society, July 2009
- Independent Certified Gemologist Appraiser Firm, American Gem Society, July 2009
- United States Navy, Chief Warrant Officer, Anti-Submarine Warfare Specialist, 1972 to 1992

### **Professional Qualifications and Certifications**

- Fellow of the Gemmological Association of Great Britain, 2014
- Diploma in Gemmology (FGA), The Gemmological Association of Great Britain (Gem-A), 2014
- Certificate in Gemmology (Cert-GA), The Gemmological Association of Great Britain (Gem-A), 2013
- Senior Member, National Association of Jewelry Appraisers (NAJA), 2011
- Master Gemologist Appraiser® (MGA), American Society of Appraisers (ASA), 2010
- Accredited Senior Appraiser (ASA), American Society of Appraisers (ASA), 2010
- Independent Certified Gemologist Appraiser (ICGA), American Gem Society (AGS), 2009
- Accredited Senior Gemologist (ASG), Accredited Gemologists Association (AGA), 2009
- Member, National Association of Jewelry Appraisers (NAJA), 2008
- Advanced Personal Property Appraiser (APPA), American Gem Society (AGS), 2008
- Certified Member (CAPP), International Society of Appraisers (ISA), 1997
- Accredited Member (ISA), International Society of Appraisers (ISA), 1996
- Associate Member, International Society of Appraisers (ISA), 1995
- Certified Gemologist Appraiser (CGA), American Gem Society (AGS), 1994
- Certified Gemologist (CG), American Gem Society (AGS), 1993
- Graduate Gemologist (GG), Gemological Institute of America (GIA), 1993
- Colored Stones Graduate, Gemological Institute of America (GIA), 1993
- Diamonds Graduate, Gemological Institute of America (GIA), 1992
- Registered Jeweler (RJ), American Gem Society (AGS), 1992

## Paul D. Indorf – Background and Qualifications (con't)

### Professional Courses, Conferences and Seminars

World of Gems Conference V, Gemworld International, Inc., September 23-24, 2017

Lectures attended: Synthetic Diamonds, Diamond Market, Pearl Treatments, Jades of Burma, Pricing What Nature Never Intended, Treasures from Trash, Characterization and formation of Metamorphic Sapphires, Black gem Challenges, Challenges of Creating a Fancy Cut Diamond Grade, Understanding the Fancy Color Diamond Market, Pricing Challenges.

USPAP 7-hour update, Clarion Hotel, Hamden, CT 06518, May 20, 2016

American Gem Trade Association (AGTA) Gemfair Tucson Seminars, February 4-5, 2016

Lectures attended: Market Update, Gem Testing Techniques, The Latest News on Research from GIA, Ruby Treatments: From Oiling to Diffusion and Everything In Between.

Tucson Gemological Conference, Accredited Gemologists Association (AGA), February 3, 2016

Lectures attended: The Astonishing World of Opals, Demystifying Origin Determination, Spectroscopy: Bridging the Gap, Forests & Trees: 10 Lessons in Gemology, Enhancing Gems Via Surface In-filling, Amazing Crystal Caves of Mexico.

Ace It Winter Conference, National Association of Jewelry Appraisers (NAJA), January 31-February 1, 2016

Lectures attended: Everything You Wanted to Know about the Kimberly Process, How LED Lighting - Gemology & Sustainability are Teaming Up, Record Size Russian Synthetic Diamonds, Provenance of Pink Diamonds, Sherlocking the Rock, Turquoise: A Problematic Stone to Appraise, The Colorful World of Brazilian Gemstones, Deconstructing the Crystal.

Ace It Summer Conference, National Association of Jewelry Appraisers (NAJA), September 22-23, 2014

Lectures attended: Evolution of the Crown of light, Emeralds of the Atocha, The New Arrival in a Changing Opal Market, Getting the Secret Identity Out of Jewelry Metals, Charitable Contribution of Jewelry: What are the IRS Rules?, Conch Pearl: The Queen of Seduction, 50 Amazing Ways to Energize your Appraisal Business, The Price of Rarity: Appraising Natural Gems

World of Gems Conference IV, Gemworld International, Inc., September 20-21, 2014

Lectures attended: Type 1B Diamonds: More Than Just Canary Yellow, Fluorescence-What's Changed, Effects of Fluorescence, Pricing Effect of Modifiers on Fancy Color Diamonds, Field Research of Gem Deposits, Influence of Country of Origin Reports, How Changing Dynamics are Influencing Supplies and Prices of Gems, The World of Trapiche Gems, Diamond Mines, Markets and Margins, How Corundum Treatments Have Altered Supply & Price Historically, Micro Art of Gems, Pricing Phenomenal Gems, Visual Guide to Era, A New Approach to Color Communication in Gems.

Tucson Gemological Conference, Accredited Gemologists Association (AGA), February 5, 2014

Lectures attended: A Journey to the Center of the Pearl, Luminescence Phenomena in Diamonds & Their Importance in Gem Testing, Somewhere in the Rainbow Collection, In the Footprints of Dr. Edward Gubelin: Old & New Mogok Mining Methods for Sapphires, Titanium Confusion-When Ti-Diffusion is More than Meets the Eye, Update on the Journal of Gemmology.

Emerald Treatments and Pricing Workshop, Gemworld International, Inc., February 4, 2014

Ace It Winter Conference, National Association of Jewelry Appraisers (NAJA), February 2-3, 2014

Lectures attended: Southwest Indian Silverwork and Jewelry, Exotic Organics in Jewelry, Assessing Gems on the Go: Tips from the Field, Gem Photography vs. Reality, The Many Faces of Value, Discovering, Marketing and Branding a Gemstone, What it Takes to be a Gem Hunter, How much is that Bauble in the Window?

American Society of Appraisers International Conference – October 14-16, 2013

Lectures attended: Strategic Insights, The Process of CAD/CAM, Problems and Pitfalls of Appraising Silver, Gemprint® Radiance from Science to Social Responsibility, Forensics in Gemology: Mosaics of Evidence, Economic Update, USPAP: Updates, Myths and More, Jewelry Manufacturing for Appraisers, Online Marketing, American Gem Cutting Gems: from Mine to Cut, The Game, Brand Value in an “Experience Economy”, Brokering-An Invaluable Service of a Professional Appraisal Practice, Everything You Are Doing Wrong: Top 10 Mistakes Appraisers Make and How to Fix Them.

The Diploma in Gemmology Course, The Gemmological Association of Great Britain (Gem-A), September 2013-July 2014

## **Paul D. Indorf – Background and Qualifications (con't)**

- Advanced Diamond Grading Seminar, Gemological Institute of America (GIA), July 17-18, 2013  
Tucson Gemological Conference, Accredited Gemologists Association (AGA), February 6, 2013  
Lectures attended: Understanding New HTHP & Multi-Step Processes for Natural & Synthetic Diamonds, Opals: Ethiopian and Australian, Nomenclature and the Gem Trade, Causes of Color in Natural Sapphire, Luminescence: New Insights into Important Clues Provided by Fluorescence.  
Cultured Pearls and Pricing Workshop, Gemworld International, Inc., February 5, 2013  
Ace It Winter Conference, National Association of Jewelry Appraisers (NAJA), February 3-4, 2013  
Lectures attended: Montana Sapphire: An American Beauty, Secrets on Identification of Jade Treatments and Imitations, American Cat's Eye Demantoid Garnet, Insurance Appraising and USPAP, The Wonder of Natural Pearls, Titanic Jewelry: A Convergence of Eras.  
The Foundation in Gemmology Course, The Gemmological Association of Great Britain (Gem-A), January-June 2013  
World of Gems Conference III, Gemworld International, Inc., October 13-14, 2012  
Lectures attended: Intriguing Observations and Experiences with Gemstones-Part I & II, What's in a Name: Gem Terminology, Determining Corundum Treatment Levels, Pricing Treatment Levels, Pricing Non-Traditional Gems, Fortune & Fortuity in the Quest for Brazil's Hidden Emeralds, Gems & Gemology Update, Sunlight & Icicles: The History of Diamond Cutting and Assessment, Quality Traits of Minerals: Value Factors, Evaluating Fancy Color Diamonds, Diamond Grading Standards: Mastering the Art & Science of Subjectivity, The Colors of Corundum: A Search for the Soul of a Padparadscha, FTC Update, Emerald and other Treatment Levels, Pricing Treatment Levels, Romancing the Stone, Lab Comparisons.  
American Society of Appraisers International Conference – October 7-10, 2012  
Lectures attended: America's Economic Future, Evaluating Large Diamonds and Fancy Color, Valuing Jewelry Store Inventories, Ethics Challenge: Maintaining Your Ethics in an Unethical World, State of the Estate Jewelry Market, Advances in Gemprint and Diamond ID Technologies, Writing a Bulletproof Engagement Letter, "Somewhere in the Rainbow" World Class Gem Collection, The Latest Changes in Watches, Keeping Up with the Diamond Grading Labs, Contemporary American Indian Jewelry, Tracking Down Trademarks & Arabic Quality Marks, Testing Tricky Silver, "Do You Know What You are Talking About".  
Tucson Gemological Conference, Accredited Gemologists Association (AGA), February 1, 2012  
Lectures attended: Color Enhancement of Tanzanite, The Role of Raman Spectroscopy in Gem Identification, Types, Identification and Testing of Jade, State of the Synthetic Diamond Industry, Identification of Synthetic Diamonds from the Laboratory Perspective, Recent Research on Spinel Origin, The World of Spinel.  
Ace It Winter Conference, National Association of Jewelry Appraisers (NAJA), January 29-30, 2012  
Lectures attended: What Makes the Outline of a Fancy Cut Diamond Appealing?, Developing the Mind of a Leader, The History of Tavorite, Understanding Clarity Enhancement of Emeralds, Ammolite, the Most Colorful Organic Gem of All, Classifying Gemstone Treatments, Opals: Myth, Magic and Misconceptions, Mystery of Moonstones, 10 Steps to Glass Filled Ruby ID Bliss.  
American Society of Appraisers International Conference – August 14-17, 2011  
Lectures attended: General Session, Matrimonial Law, Watch Appraisals, Diamonds and the Market, Smithsonian Tour, The Professional and Legal Vulnerabilities Encountered When Conforming to USPAP, USPAP and the Appraisal Process.  
Antique Jewelry & Art Conference – Tarrytown House Estate – July 15-17, 2011  
Lectures attended: The Victorian Language of Flowers, DeBeers Top Secret Mining Operation, Georg Jensen: Timeless Design, Fast Track, How to Succeed in Retail, Connoisseurship, Jewelry of the 1930's, Changing Markets for Diamonds and Colored Gems, Identify: What When and Where of Jewelry Design, A View from the Backside, Guide to Identifying Period vs. Reproduction Jewelry, Silver in America, Paul Flato: Jeweler to the Stars, 19<sup>th</sup> Century Souvenir Jewelry, and Influences and Interpretations of Jewelry and Style in the 20<sup>th</sup> Century.  
Tucson Gemological Conference, Accredited Gemologists Association (AGA), February 2, 2011  
Lectures attended: Sea Water and Fresh Water Cultured Pearls, Cultivation of the Conch Pearl, Faux Natural Pearls, Pearl Treatments, Lab News, Lighting Task Force Update, Inclusions: How They Can Assist In Identifying Gemstones, Visual Optics.  
Ace It Winter Conference, National Association of Jewelry Appraisers (NAJA), January 30-31, 2011

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Lectures attended: Un-Fair Market Value, Authentication and Grading of Modern Wristwatches, Putting a Price on Treasure, Appraising Fire Agate, Filling some Gemological Holes – Filters, Composite Rubies, Designer Cut Gemstones, Stones Setting.

World of Gems Conference II, Gemworld International, Inc., October 9-10, 2010

Lectures attended: History of Gem Treatments & Nomenclature, Current World Sapphire Sources, Significant New Lab Notes, Treated Diamonds, Pearl Varieties, Diamond Issues-An International Perspective, LMHC Update, Diamond Fluorescence-Controversy and Commerce, Selling the Legal Way, Applying the Scientific Process to Lab Reports, Understanding Diffusion in Gemstones, Heat Treatment Inclusions, Pearl Treatments, Lab Grown Diamonds, Comparing Cut Grading Systems the AGS and GIA Way, Lab Reports are Opinions, Commerce is Fact, Warranties and Lab Reports.

Ace It Summer Conference, National Association of Jewelry Appraisers (NAJA), August 13-17, 2010

Lectures attended: Twelve Months of Change, When Art Met Metal, Evaluating Wrist and Pocketwatches, Demystifying the Dating of a Jewel, Egypt: Then and Now, Arts & Crafts vs. Art Nouveau: Similarities and Differences, British Hallmarks, View from the Backside, Advanced Hallmarks, A Passion for Platinum, Etruscan Revival 101, Pimped Out Pocketwatches, Regal Head Ornaments, Good Marriages, Bad Marriages, Understanding Precious Metal Content, Something Old, Something New, Overview of Chains, Unveiling the Mystery of Enamel

American Society of Appraisers International Conference – July 24-28, 2010

Lectures attended: New Directions in Appraisal, Breaking Big Brands - New Pathways in Jewelry Design, Little Bites, Big Bucks in Gem Treatments, A Passion for Diamonds and Platinum, Narrative Report Writing, ASET Technology and Application, All About Fire, What We Know About Scintillation, The Business Side of Appraising, Diamonds and the Internet.

Antique Jewelry & Art Conference – Iona College – July 16-18, 2010

Lectures attended: Why We Love Jewelry, The Legacy of Diamonds in an Unchanged World, Tales from the Auction Block, Art Nouveau Jewelry, Jewelry Evaluation Techniques, Shinde Jewels, The Gem in the Jewel; Myth, Mystiques and Mistakes, Simple Techniques to Spot Diamond Imitations, Fracture Filled Diamonds and Coated Diamonds, Auction Houses: The Process for Buyers and Sellers, Researching Marks on Precious Metals, Hallmarks, Why All the Bother, The Art of the Living Jewel, The Silver of Tiffany and Co., 1850-1987, Understanding Victorian Jewelry.

Boston Conclave, American Gem Society (AGS), April 21-24, 2010

Lectures attended: The Art of Social Media Marketing, Digital Marketing in the Global Economy, Identifying Diamond Treatments, Good and Bad Marriages, Secondary Markets, Opal Evaluation and Valuation, War and Love Stories of the Appraisal Business, Identifying Ruby and Sapphire, Rough Diamond Appreciation, Emerald and Other Gemstone Treatments, The Evolving World of Gem Treatments.

Tucson Gemological Conference, Accredited Gemologists Association (AGA), February 3, 2010

Lectures attended: Types of Mozambique Rubies, Advanced Instrumentation in Gemology, Developments from the World of Natural Pearls, Lighting Task Force Update and Magnetic Susceptibility of Gemstones

Ace It Winter Conference, National Association of Jewelry Appraisers (NAJA), January 31-February 1, 2010

Lectures attended: Palladot Gemstone, Sunstone Controversy, How to Monetize Your GG, How was it Made?, Gem Carving, Inspiration & Skills, Confessions of an HTHP Junkie, History of Sulu Pearls and Organic Gem Materials

Advanced Gemology – Diamonds – Tucson – January 30, 2010

Advanced Gemology – Ruby, Sapphire, Emerald and Jade – Tucson – January 30, 2010

Yale Jewelry Symposium – Yale University – October 16-17, 2009

Lectures attended: Collecting Jewelry for Yale, Jewelry and Fashion, Bling's the Thing, Contemporary Jewelry as Sculpture, From Seventh Avenue to Seventh Heaven, Materials and Techniques, Materials and Methods in American Jewelry, The Desire and Allure of Gems, Good as Gold, and Computer Aided Design and Fabrication

Appraisal Theory, Methods & Applications (GJ205) – American Society of Appraisers (ASA) – July 20-22, 2009

Antique Jewelry & Art Conference – Hofstra University – July 17-19, 2009

Lectures attended: Great American Jewelers 1930-80, History of Van Cleef & Arpels, Artists-Jewelers of the American Arts & Crafts Movement, Art Nouveau Jewelry & Art, Toolmarks of the

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Masters Parts 1 & 2, The Glitter & Gold: Jewelry in America, Stylistic Considerations in the Jewelry of Faberge, Tiffany, Lalique & Their Contemporaries, A View into 18<sup>th</sup> & 19<sup>th</sup> Century Jewelry, Recognizing the Effects of Provenance, Changing Landscape of the Gem & Jewelry Business, Colored Gemstones & Pearls in Period Jewelry, Antique Diamonds from A-Z, and Fashions & Adornments Accompanying Costumes from 1860-Edwardian Period

National Uniform Standards of Professional Appraisal Practice (USPAP SE100) – American Society of Appraisers (ASA) – June 30, 2009

Gems and Jewelry Appraisal Techniques and Standards (GJ206) – American Society of Appraisers (ASA) – May 26-29, 2009

Ethics Examination – American Society of Appraisers (ASA) – April 7, 2009

Tucson Gemological Conference, Accredited Gemologists Association (AGA), February 4, 2009

Lectures attended: Heating of Corundum: From the Naked Eye to the Spectrometer, Identification of Natural and Treated Tanzanite, Observations through the Microscope, Task Force on Lighting Standards in Diamond Color Grading and Beryl: The Latest on Natural & Synthetic

Seminars and Classes, Gemological Institute of America (GIA) - February 7, 2009

Microscope Challenge - John Koivula

Identifying Synthetics and Imitations - Andy Lucas

Ace It Winter Conference, National Association of Jewelry Appraisers (NAJA), February 2-3, 2009

Lectures attended: The Art of Appraising Mineral Specimens, The 24 Karats of Venetian Beads, SW Indian Jewelry since 1970, Mysteries of the Rainbow (Spectrometer Training), Zultanite – The Next Big Thing, New Pathways in Jewelry Design, Queen Conch Pearls and Diamonds from the Forbidden Zone

Color Vision Screening – Rated “Superior”

Advanced Personal Property Appraisal Course, 2009, American Gem Society (AGS)

Brightest Stars in the AGS – Diamond Performance Grading System, 2005, American Gem Society (AGS)

Gemology Update: Synthetic and Treated Gems, 1998, Gemological Institute of America (GIA)

Insurance Replacement Appraisal Course, 1996, Gemological Institute of America (GIA)

University of Maryland/International Society of Appraisers Core Courses

Course 101: Appraisal Principles and Business Practices

Course 102: Ethics and Standards of Professional Personal Property Appraising

Course 103: Basic Appraiser Techniques/Appraisal Report Writing

Annual AGS Title Recertification Exam, 1992-present, American Gem Society (AGS)

AGS Phoenix Conclave Seminars – April 1995

Identification of Synthetic Gemstones

Pearl Grading

Gems & Gemology Challenge, 1993, Gemological Institute of America (GIA)

Certified Gemologist Appraiser Course (CGA), American Gem Society (AGS)

Appraisals I & II, 1994, Boston AGS Conclave

Color Vision Test, 1998, New York, 2006, Stamford

CGA Written and Practical Exam, 1994, Boston AGS Conclave

Registered Jeweler Program (RJ), American Gem Society (AGS)

The AGS Way Course, 1992

Diamond Grading Practical Exam, 1992

Graduate Gemologist Program (GG), Gemological Institute of America (GIA)

Diamonds, 1990; Colored Stones, 1990; Diamond Grading, 1992; Gem Identification, 1993; Colored Stone Grading, 1993

Diamond Grading Course, 1992; Colored Stone Grading Course, 1993; Gem Identification Course, 1993