

Heidi A. Harders, President

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heidiharders@aol.com**PROFILE**

Heidi Harders is a Graduate Gemologist with a strong commitment to continued education in the Gemology and Appraisal fields. She has 28 years of experience in the jewelry industry and is a member of national and local gemological and appraisal associations. Additionally, she was found to have normal color vision and superior hue discrimination when tested at the National Association of Jewelry Appraisers (NAJA) Conference on Appraising, Philadelphia, Pennsylvania in August 2004. Since 1996 she has been the president of Chicago Gem Evaluation Services, an independent appraisal firm.

EDUCATION AND PROFESSIONAL DESIGNATIONS

Bachelor of Science in Business Administration University of Arizona	1982
Graduate Gemologist Gemology Institute of America Successful completion of GIA courses in: Colored Stones (8/88), Gem Identification (8/88), Diamonds (2/89), Diamond Grading (7/89), Colored Stone Grading (4/89), Pearls (4/89)	1989
International Society of Appraisers (ISA) Certified Member (ISA CAPP 3/97) Requalified and Tested 9/2002 and 7/2007. Successful completion and testing of the ISA's Appraisal Principles Core Courses of the Certified Appraiser of Personal Property Program (CAPP). ISA/CAPP Core Courses 101-103 includes; (101) ethical conduct and procedures; communication and business practices; (102) terminology; identification and authentication procedures; market and price research and methodology; preliminary and limited appraisal report writing; (103) narrative report writing and the principles of appraising for Federal Tax Functions and the legal aspects of appraising. The additional CAPP designation (Certified Appraiser of Personal Property) was earned through successful completion and review by the Designation and Review Committee of Fair Market Value and Insurance sample appraisals and a comprehensive final examination.	1997

EMPLOYMENT

Chicago Lapidary Company, Inc. Vice-President	1982-1996
Chicago Gem & Jewelry Evaluation Services, Inc. President	1996–

PARTIAL LIST OF CONTINUING EDUCATION SEMINARS ATTENDED

Fracture Filling of Gemstones (GIA)

Enhanced Gemstones (GIA)

Gemology Challenge (GIA 1997, 1998, 1999, 2000, 2001, 2002, 2003)

Detecting Treated Emerald, Ruby, and Sapphire (GIA)

Advanced Diamond Clarity Grading (GIA)

Identifying Challenging Synthetics (GIA)

GIA Gemological Update: Synthetic and Treated Gems

Gemological Symposium (GIA)

Antique and Period Jewelry & Gemstone Course,(ISA and University of Maine)

Participated in a Appraisal Cover Story with Allison Payne WGN News Chicago

Expert Witness Course (ISA and University of Maryland)

Gemology Instructor at the Field Museum of Chicago

Understanding USPAP, A Personal Property Perspective (National Appraisal Consultants)
Advanced Report Writing (ISA)

Conflicts of Interest in the Appraisal Profession (Weltman)

A Patent is not a Trademark is not a Copyright (Cohen)

The ABC's of Using an Auction Catalogue (Miller)

The Quest for Appraisal Excellence (Levine and Rubin)

Master Grading Sets: A Question of Standards (Wakefield)

Evaluating Art Jewelry (Alfille)

Jewelry in the Midwest Auction Market (DuMouchelle & Adducci)

Survey of 18th - 20th Century Marks by American Metalsmiths (Whetstone)

Jewels of the Maharajah (Shemonsky)

The Story Behind The Royal Cut Diamond (Markham)

California Gold Rush (Miller)

Georgian Jewelry 1700-1834: A Brilliant Introduction (Straub)

Antique Jewelry (Romero)

Identifications of Watchmakers (Geweniger)

Generating Support for Professional Appraisal Practices (Joseph)

Change and Turmoil in the World of Pearls (Alfille)

Cartier: The Excellent, The Mediocre, and The Faux (Florence)

Period Dating Antique Jewelry Through the Use of Material and Construction Clues (Cassarino)

Fracture Filled Clarity Enhanced Diamonds (Yehuda)

Painless Techniques of Photographing Gems and Jewelry (Weldon)

Estate Jewelry (Tenebaum)

Pricing, Grading Preferences, and Trading of Colored Diamonds (Rubin)

Deco Design (Lewis)

Determining Methods of Manufacture (Kinder-Anderson)

Costume Jewelry: 1920's to the Present (Shuford)

Valuing Antique Cut Diamonds (Levine)

The Nifty Fifties (Straub)

Evaluating Jadeite (Kay)

Visual Optics (Hodgkinson)

Cross Reference of Gemstone Color Description (Rubin)

Lab Created Moissanite Gemstones (Hunter)

Using the Internet to Research Gems and Jewelry (Cassarino)

Textile Techniques in Metal (Fisch)

Letting Light Speak For Itself (Walters & Gilbertson)

Trademarks and Signatures: Recognition, Authenticity, and Value (Levine)

19th Century Etruscan Revival Jewelry: Identifying Style and Jewelers and Judging

Quality Hallmarks (Whetstone)

Gemstone Enhancements and their Effect on Price (Drucker)

Jewelry Indigenous to the Pacific Basin (Reichel)

Diamond Clarity Grading (Roskin)

Improving Your Report Writing Technique (Meer)

Watches, A General Look (Mrdjenivic)

World Sources of Gemstones (Weldon)

Faberge (DuMouchelle)

Techniques of Jewelry Manufacture (McCandless)

New Diamond Technology (Parker)

Canadian Gemstones and Colored Gemstone Cutting from the Artist/Cutter's
Viewpoint(Wilson) Lapidary Art at the End of the 20th Century (Kornhauser)

The Art of Don Stuart and Canadian Metal Artists (Stuart)

Gems in the Rough, How to Appraise Mineral and Gem Specimens (McLean)

Harnessing the Power of Insurance Appraising (Hoefler)

Auction Speak (Levine)

Native American Jewelry (Shackelford)

Lapidary Art (Guyon)

Guatemalan Jade (Miller)

Diamond Dynamics in the New Millennium: Markets, Mines, and Technology (Sherman)

A Passion for Pearls, Identification and Pricing (King)

Cutting, Synthetics and Branding of Colored Gemstones (Braunwart)

Diamond Graffiti and Other Innovations (Wakefield)

Emerald Enhancements (Hoefler)

Synthetic and HPHT Diamonds (Grizenko)

Pricing and Color Grading Fancy Color Diamonds (Rubin)

The 4th C of Diamonds-Cut and Innovative Gemological Equipment (Hannemann)

Art and Antique World: Present and Future (Wendell Garrett, Leigh Keno, Leslie Keno)
 The Internet for Appraisers and Sellers (Ellison)

Bulk Diffusion of Sapphires (Roskin)

The Perfect Pearl (Jacoby)

Gemstone Treatments, Grading, and Pricing (Drucker)

Toolmarks of the Masters (Smith)

Jewelry of the Arts and Crafts Movement (Karlin)

Website Pricing and research Resources (Levine)

Art Nouveau Jewelry: Its Beauty and Investment Aspects (Sataloff)

Watches (Specht)

PROFESSIONAL ORGANIZATIONS AND POSITIONS

President Ill./Wis. GIA Alumni Association (GIA-AA)	1996-2000
President Chicago Chapter International Society of Appraisers (ISA)	1999, 2000
Treasurer of IL/WI GIA Alumni Association (GIA-AA)	2004
Chairman of Gems and Jewelry Committee International Society of Appraisers (ISA)	2001, 2002
Accredited Senior Gemologist Accredited Gemologists Association	2000–
Senior Member of the National Association of Jewelry Appraisers	2003–
Special Project Research Assistant for <i>The Guide</i>	1996–
Previewer for <i>Auction Market Resources</i>	1995–

REPRESENTATIVE SAMPLE OF PREVIOUS ASSIGNMENTS

Consultant to the US Security and Exchange Commission to write a fair market value report on 16 pounds of rough African material sold as investment property in a civil action against an individual involved in a rough ruby and sapphire gem scam.

Hired by the law firm of Fagel Haber for their client, American National Bank and Trust Company of Chicago, to appraise inventory for liquidation in a bankruptcy case.

Appraise the value of Ultra Stores inventory for the accounting firm Ernst and Young.

Hired as the watch expert in a group of appraisers to perform a hypothetical appraisal on

personal property lost in a fire. All of the appraisers were deposed and our appraisals were instrumental in keeping this case from going to trial.

Attorneys for Sterling Jewelers, Inc. hired me as their expert to appraise a missing watch. The case was settled in arbitration in the jeweler's favor according to my appraised value.

Served as an expert witness in a trial with the U.S. District Attorney Office concerning missing rough gemstones and their replacement cost. My report and testimony were instrumental in having the case thrown out rather than costing the government and its agents \$96,000.00.

Hired by Donald Barclay and Charles Nooten to appraise rough emeralds used to secure a bank loan.

Gemology Instructor at the Field Museum of Chicago

Participated in the following television programs:

- Appraisal Cover Story with Allison Payne WGN News Chicago
- CBS News Chicago Problem Solvers Program
- FOX News Bottom Line Program
- NBC News Program about Diamond Buying on the Internet
- Several Appraisal Episodes on the Jenny Jones Show