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Solheim Gem Appraisal

Appraisal of Jewelry for Insurance

Prepared for: Margaret A. Ostrander and Raymond C. Ostrander, 1846 Hawkstone Drive, Madison, WI 53711

Date of examination: September 17, 2024

Purpose: Retail replacement value, new, for scheduling on an insurance policy

Appraiser: Ingrid Solheim, Graduate Gemologist. The appraiser has no interest in the articles and does not buy or sell jewelry.

No.	Article	Description	Replacement value
1	Lady's diamond solitaire ring	Round brilliant, 0.72 ct, H color, VS2 clarity; 14k yellow gold six-prong mounting; engraved "R.C.O. to M.A.H. 8-20-77"	$4,900.00
2	Lady's wedding band	14k yellow gold, 3 mm, 2.9 g	$650.00
3	Gent's wedding band	14k yellow gold, 6 mm, 6.4 g	$900.00
4	Lady's diamond solitaire ring	Old European cut, 0.58 ct, J color, SI1 clarity; 14k white gold filigree mounting, about 1948	$3,750.00
5	Lady's sapphire and diamond ring	Oval blue sapphire, 2.10 ct, Ceylon, heated; 18 round diamonds, 0.36 ct total; 18k white gold	$6,800.00
6	Cultured pearl strand	51 Akoya pearls, 7.0 to 7.5 mm, good luster; 18 in.; 14k yellow gold clasp; restrung 2015	$1,900.00
7	Brooch (sølje)	Norwegian 830 silver with gilt spoons, Bergen maker's mark, about 1920	$1,150.00
8	Gent's wristwatch	Omega Seamaster automatic, 1968, stainless steel, reference 166.010, movement 26418337; serviced 2021; original dial	$4,150.00
9	Diamond stud earrings	Two round brilliants, 0.50 ct total, I color, SI1 clarity; 14k white gold screw backs	$1,850.00

No.	Article	Description	Replacement value
10	Diamond tennis bracelet	44 round brilliants, 2.00 ct total; 14k white gold; 7 in.; safety clasp	$4,300.00
11	Locket and chain	10k yellow gold, engraved oval, about 1915; 20 in. chain	$780.00
12	Gent's class ring	10k yellow gold, blue spinel, University of Wisconsin-Platteville 1975	$540.00
13	Cameo brooch	Carved shell, 10k gold frame, about 1930	$420.00
14	Diamond solitaire pendant	Round brilliant, 0.40 ct, I color, SI1 clarity; 14k white gold; 18 in. chain	$1,450.00
15	Lady's wristwatch	Bulova, 14k yellow gold case, 1977, not running; valued for its gold	$310.00
		Total, 15 articles	**$33,850.00**

Notes

- This appraisal replaces my appraisal of November 3, 2016. Article 5 was bought in 2017 and was not part of that appraisal.
- Five further pieces were examined and, at the owners' request, not appraised: a Hamilton wristwatch, an enamel pendant, a pair of pearl drop earrings, a pair of gold-filled cufflinks and a silver charm bracelet.
- One prong on article 1 is worn and should be retipped.
- Values should be reviewed every three to five years.