

# Curriculum Vitae

Juanita E. Addeo FGA GG ASA  
*Master Gemologist Appraiser®*

**Education:** Graduate Gemologist, Gemological Institute of America, Carlsbad, Ca. 7/'80 GIA  
American Society of Appraisers, achieved Master Gemologist Appraiser® designation, Accredited Senior Appraiser, June 1991 (47 International designations to date).  
GIA Jewelry Design, May '78  
University of Central Fl., Commercial Art, '82  
*Fellowship Gemological Association of Great Britain (Gem-A) August 2016*

**Business:** Addeo Jewelers, Heathrow, Fl., established 1989 through present. Appraisals, and custom order work.  
Continuation of third generation family business. By appointment only.  
President, Addeo Jewelers Inc, Casselberry, Fl.  
Established 1973 to 1987. Full retail fine jewelry business employing 5 people.

President, j. Eugenia Addeo Company, Park Avenue Winter Park, Fl. Upper end fine jewelry salon 12/'77- 3/'80.  
Owner, Bambini's, manufacturer of precious metal line of baby bracelets. '96 through present.  
Owner, Melee Enterprises, manufacturer of multiple metal dog tags. '76 through '02.  
Addeo Jewelers, Inc., N.Y., N.Y., established 1949. Diamond Exchange family business. (Relocated in 1972).

Addeo Appraisers - Engaged as an independent Appraiser of gems and jewelry for Individual insurance policy needs, financial institutions, Banks, DEA, State of Florida, insurance firms, IRS, negotiation, hypothetical cases, Fair Market Value, comparison shopping, dissolution of property, Estate/Probate, Liquidation, Gem identification, and loss. Edwardian collections, and post loss hypothetical.

Consulted for clients in consumer affair issues on WFTV Orlando, Todd Ulrich on two occasions

Consultant for negotiating and/or appraising large diamonds/gemstones:

- 30.08ct D, Flawless
- 18.13cts natural fancy intense yellow diamond
- 21.46cts natural fancy intense yellow diamond
- 4.98 carat fancy brownish orange pink
- 5.02 L-M/SI-1 Forevermark
- 8.33 heart shape W-Z
- 2600cts rough corundum ruby crystal

**Achievements:** *Winner, '84 De Beers Diamonds Today Competition*  
Participated in task force Committee of ASA Gems/Jewelry in answering and addressing the revisions to Federal Trade Commission's Guide for Jewelry, Precious Metals and Pewter Industries (the "Guide")  
Gem-A Project: What kind of Diamond is Forever? Understanding the challenge of Synthetic Diamond to Natural Mined in the Marketplace  
'17-19 ASA Board Member International Marketing Committee for Gems/Jewelry Discipline  
'18-19 Gems & Jewelry & Jewelry Marketing Committee  
'18-19 ASA Jerry F. Larkins Volunteer Service Award

**Professional Courses:** A.S.A. Principles of Value, PP 201 6/'95  
Gems and Jewelry Appraisal Techniques and Standards GJ 206 2/'90,  
Appraisal Theory, Methods and Application, GJ 205 2/'05, GJ 205 6/'12  
Insurance Documentation by the Retail Jeweler 2/'94, A.S.A.  
Advanced Updates Estate Appraising, 6/'99  
Advanced Diamond Grading, ASA invite to GIA Laboratory Carlsbad 7/'13  
Recognizing Treated Gems and Origin Issues, Chicago, 5/'15 GJ 209/b  
Synthetic Diamonds: The Products, Perceptions and Retailers 5/'15  
Synthetic Diamond Detection screening with standard lab instruments, Deljanin 7/'18  
GJ203: Appraising Gems & Jewelry for Advanced Assignments 7/'19



**Papers:** *Smart Shopping when Traveling Abroad*, June '10 ASA Library  
Co Authored with Barry Block ASA MGA®

**Conferences:** 18<sup>th</sup> Annual Antique & Period Jewelry and Gemstone Conf, 7/'97, Univ. of Maine, Orono  
19<sup>th</sup> Annual Antique and Period conference 7/'98, University of R.I., Providence  
9/'14 Rapaport International Diamond Symposium, Ft. Lauderdale  
11/'15 Gemological Assn. Great Britain/Fed. European Ed. Gemologists Conf., London UK  
11/'16 Gemological Assn. Great Britain, London UK  
6/'15 Accredited Gemologists Assoc. Las Vegas NV  
2/'17 Accredited Gemologists Assoc Tucson AZ  
2/'18 Accredited Gemologists Assoc Tucson AZ and 6/'18 Las Vegas NV  
2/'19 Accredited Gemologists Assoc Tucson AZ and 6/'19 Las Vegas NV  
  
1986 GIA Symposium, Santa Monica, CA  
2018 GIA Symposium, Carlsbad CA  
Completed Harvard Business School GIA Global Leadership Program at GIA Symposium

**A.S.A. International Conferences:**

**Chair, Gem/Jewelry Conference Committee** for:  
Boca Raton 2016, Houston 2018, Manhattan 2019

'16 Boca Raton FL	'11 Phoenix AZ	'06 Brooklyn NY	'01 Pittsburgh PA
'15 Las Vegas NV	'10 Las Vegas NV	'05 Austin TX	'99 Boston MA
'14 Savannah GA	'09 Orlando FL	'04 Kansas City MO	

**Certification:** This appraiser has completed the Farnsworth-Munsell 100 hue discrimination Test and was Found to have average or better hue discrimination. Date of last test 11/13/18  
Currently USPAP compliant to Feb. 21, 2021  
Completed recertification of *Master Gemologist Appraiser®* status 2005, 2010, & 2015

**Member:** American Society of Appraisers (served as Chapter Pres, VP, and Sec/Treas.)  
Jewelers Vigilance Committee, Accredited Gemologist Association,  
GIA Alumni Jewelry Appraisers of the World American Society of Jewelry Historians

*Curriculum Vitae last update 9/6/19*



## DEFINITIONS OF CLARITY GRADES

Graders judge the size, number, position, nature and color of clarity characteristics when assigning the clarity grade of a diamond.

### FLAWLESS

Stones in this category are free from all blemishes or inclusions when examined in adequate light by a skilled observer with 10x binocular microscope equipped with dark-field illumination. The following conditions will not remove a stone from the flawless grade: 1) an extra facet located on the pavilion which cannot be seen from the face-up position; 2) a natural that does not extend beyond the maximum width of the girdle or break the symmetry of the girdle outline, and which cannot be seen from the face-up position; or 3) internal graining which is neither reflective, whitish, colored nor significantly affecting transparency.

### INTERNALLY FLAWLESS

Stones in the category are free from all inclusions but do possess minor surface blemishes. Normally these stones may be made flawless by minor re-polishing; exceptions to this general rule would be diamonds that exhibit surface grain lines, which could not be removed by re-polishing. Such stones still might be graded IF.

### VVS-1 AND VVS-2 (VERY VERY SLIGHTLY INCLUDED)

These grades contain minute inclusions so small that they are difficult for a skilled grader to locate under 10x magnification. Difficult to locate pinpoints, tiny feathers, minor bruises, or reflective internal graining characterize the VVS grades.

### VS-1 AND VS-2 (VERY SLIGHTLY INCLUDED)

These grades contain minor or smallish in appearance inclusions clearly visible under 10x magnification. Small included crystals, small feathers, and small clouds characterize the VS grades.

### SI-1 AND SI-2 (SLIGHTLY INCLUDED)

These grades contain inclusions which are noticeable under 10x magnification. Stones in these grades (particularly the SI-2 grade) may disclose inclusions to the unaided eye when placed table down on a white background. Included crystals, clouds and feathers characterize the SI grades.

### I-1 (IMPERFECT)

The stones in these categories contain inclusions that are quite obvious when viewed under 10x magnification and which can be seen with the unaided eye but do not affect the stability of the stone under normal wear. The inclusions may affect brilliance and transparency.

### I-2 AND I-3 (IMPERFECT)

The inclusions in these stones can easily be seen with the unaided eye. These grades vary from stones with inclusion so numerous that they affect transparency, and brilliance to those with severe cleavage that are likely to be extended during ordinary wear.



## TYPICAL EXTERNAL CLARITY CHARACTERISTICS (BLEMISHES) PLOTTED IN GREEN AND BLACK

**Natural** - a portion of the original crystal "skin". Naturals may be located anywhere on the stone, but usually are on or near the girdle.

**Pit** - a very small opening on the surface of a facet.

**Abrasion** - minute chipping or white frosted appearance of facet junctions, which can result from one diamond rubbing against another or from blows during normal wear.

**Scratch** - surface marks caused either by another diamond being drawn across the surface of the stone or irregularities in the polishing lap. A diamond may be scratched due to improper storage. Example: being tossed into a jewelry box with other diamond jewelry.

**Surface Graining** - visible surface indications of irregular crystal growth.

**Cavity, Chip or Nick** - terms used to describe an opening or hole on a polished surface. Nicks/chips are usually found along the girdle edge and plotted in green. A cavity is the largest of the three and is plotted in both red and green.

**Indented Natural** - a portion of the original crystal "skin" that extends into the stone. Plotted in both red and green.

**Extra Facet** - any polished surface in addition to the number of facets required for a particular cutting style and placed without regard for the stone's symmetry. Extra facets can appear anywhere on the stone but typically around the girdle.

## TYPICAL INTERNAL CLARITY CHARACTERISTICS (INCLUSIONS) PLOTTED IN RED

**Feather** - a term used to describe any break in a diamond (either cleavage or fracture).

**Included crystal** - a crystal of a diamond or other mineral, which is contained within a diamond.

**Dark included crystal** - an included crystal, which is colored or appears black.

**Knot** - an included crystal of diamond which breaks the surface.

**Pinpoint** - a very small included crystal which ordinarily appears as a tiny white dot under 10x magnification. Pinpoints may occur singly or in groups.

**Cloud** - describes any hazy or "milky" areas seen in a diamond.

**Internal graining lines** - visible internal indications of irregular growth.

**Laser drill hole** - a man-made hole in the stone resulting from laser drilling, usually tubular in appearance. Laser drilling is normally done to lighten dark inclusions.

**Bearded or feathered girdle** - a girdle which exhibits hairline feathers extending into the stone (not usually plotted).

**Bruise or percussion mark** - a crumbling or indentation in the surface often attended by root like feathers.

## RANGE OF ACCEPTABLE PROPORTIONS

(Round Brilliant Diamonds Only)

Table %	54.0% to 65.0%
Depth %	57.5% to 62.5%
Crown Height %	11.0% to 16.0%
Pavilion Depth %	41.5% to 45.5%
Crown Angles	30.0° to 35.0°
Pavilion Angles	39.7° to 42.4°
Girdle Thickness	Thin to Slightly Thick
Culet Size	Small to Slightly Large

Color Grading Scale (GIA)

D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	
Colorless			Near Colorless				Faint Yellow			Very Light Yellow					Light Yellow								Fancy Yellow

Clarity Grading Scale (GIA)

F	IF	VVS-1	VVS-2	VS-1	VS-2	SI-1	SI-2	I-1	I-2	I-3
Flawless	Internally Flawless	Very, Very Slightly Included		Very Slightly Included		Slightly Included		Imperfect		

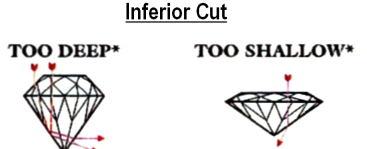
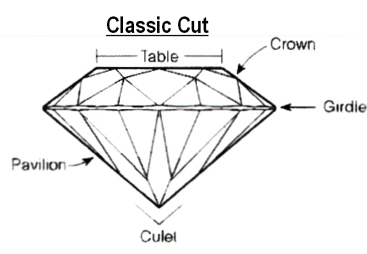
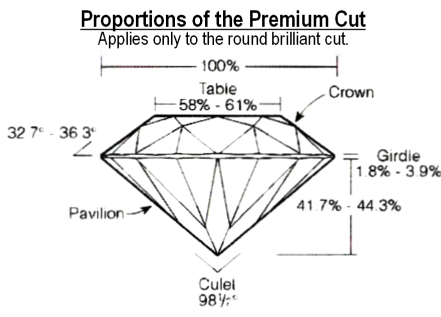
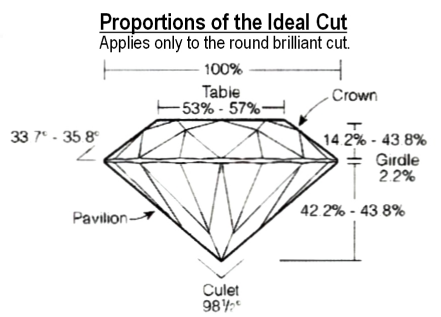


# COLOR

Colorless	D
	E
	F
Near Colorless	G
	H
	I
	J
	K
Faint Yellow	L
	M
	N
	O
Very Light Yellow	P
	Q
	R
	S
	T
	U
	V
Light Yellow	W
	X
	Y
	Z

# CUT

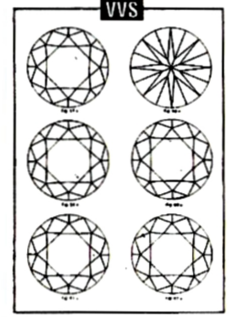
Round Brilliant Cut
Radiant Square Cut
Traditional Square Cut
Triangle
Trilliant (Curved Sides)
Heart
Marquise
Traditional Emerald Cut
Oval
Pear
Hexagon
Tapered Baquette
Cushion



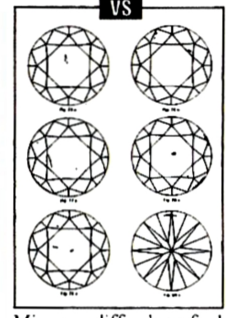
\* Arrows on the diagram simulate the flow of light in the diamond.

# CLARITY

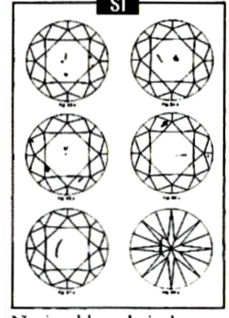
FL	VVS
VVS1	VVS2
VS1	VS2
S11	S12
I1	I2
I3	I4
I5	I6
I7	I8
I9	I10
I11	I12
I13	I14
I15	I16
I17	I18
I19	I20
I21	I22
I23	I24
I25	I26
I27	I28
I29	I30
I31	I32
I33	I34
I35	I36
I37	I38
I39	I40
I41	I42
I43	I44
I45	I46
I47	I48
I49	I50
I51	I52
I53	I54
I55	I56
I57	I58
I59	I60
I61	I62
I63	I64
I65	I66
I67	I68
I69	I70
I71	I72
I73	I74
I75	I76
I77	I78
I79	I80
I81	I82
I83	I84
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I89	I90
I91	I92
I93	I94
I95	I96
I97	I98
I99	I100



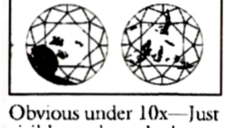
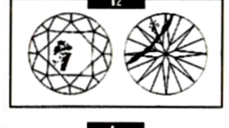
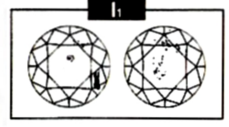
Minute—extremely difficult to find under 10x. (VVS= Very, very slight inclusions.)



Minor—difficult to find under 10x. (VS= Very slight inclusions.)



Noticeable, relatively easy to find under 10x. (S1= Small inclusions.)



Obvious under 10x—just visible to the naked eye. (I1,2,3= Imperfect.)

