

WHEN TO GET A QUILT APPRAISAL*

Secure Insurance Coverage:

- To set a value in order to protect new and old quilts in case of fire, damage or theft. (Check with your insurance agent about the coverage you'll need.)
- Many insurance adjustors are not knowledgeable about the value of quilts and will rely on an appraisal by a certified appraiser to substantiate the value of the piece.

Making Donations:

- To determine the value of personal property for which tax deductions will be taken. Donations are always appraised at fair market value. Always consult a tax professional for tax advice.
- If "gifting" someone with a quilt on a special occasion, you may find an appraisal a valuable addition. (Folks are amazed you can make something valuable!)

Settle an estate:

- To determine value upon the death of the quilt owner.
- To determine value in a divorce settlement.

Ship a quilt or enter a contest:

- To establish value for shipping and show insurance.
- Claiming insured value on a shipper's form doesn't guarantee reimbursement.
- Insurance adjusters usually want proof of value and will not accept self-appraisals.

Selling a Quilt:

- To determine Market Value based on sales of comparable items.

Curiosity:

- Sometimes you may just want to know the quilt pattern, date and other information an appraiser can tell you about your quilt.

NOTE: Appraisals cannot put a dollar amount on sentimental value. That value is PRICELESS!

THE WRITTEN QUILT APPRAISAL

- Is a legal, written document prepared by a qualified appraiser offering an unbiased opinion of value along with documentation to support the appraiser's conclusions.
- Determines the Purpose of the appraisal such as insurance, donation, or sale.
- Utilizes the most appropriate valuation which is either cost to reproduce or comparable sales.
- Requires a physical inspection of the item being considered.
- Appraises antique, vintage, newly made (traditional and contemporary) and art quilts and quilted garments for owners, makers, exhibitors privately or at venues such as quilt shows

VALUE CONSIDERATIONS

Each item being appraised is unique and specifically analyzed by an appraiser.
Value is based on factors such as:

- **Condition** - a major factor in determining a dollar value of a quilt. Fading, holes, stains and shredding of fabric will reduce the value. Quilts well cared for will retain their value.
- **Construction techniques** - well-sewn seams, smooth curves, and sharp points will give more value than poorly executed examples.
- **Amount of quilting and distribution of quilting stitches** - not only give pleasing appearances to the quilt but will add or detract from the total value.
- **Hand or machine quilting** - does not automatically give an increase or decrease in value. Each method is evaluated on its complexity, execution and amount.
- **Artistic concepts** - includes such factors as the subject matter of the design, the color choices (is it pleasing to the eye?), and the balance of the design.
- **Artist's resume** – a well recognized, prize winning artist will have more value to her/his works because of fame of maker and possibly record of sales.
- **Provenance** – the history of the quilt, its maker, place of origin, reason for making the quilt may all influence the determined value.

*Fact sheet from the [Professional Association of Appraisers-Quilted Textiles](#) website.



Carol Butzke of Mequon, WI is our 2012 "Colors in Motion" judge and our quilt appraiser.

Carol is an NQA Certified judge, as well as an AQS certified Appraiser of Quilted Textiles.

Carol will be appraising quilts during our 2012 quilt show, May 18-20, 2012. Appraisals take approximately 30 minutes. Cost is \$45, written appraisal; \$25, oral appraisal. To have your quilt appraised, please call Cyndy Billmeyer, 563-590-2923 or 563-552-1110, for an appointment time. **APPOINTMENTS ARE REQUIRED**