



## WHY YOUR QUILTS, NEW OR ANTIQUE SHOULD ALL BE APPRAISED



Just how much is your quilt worth? Have you ever wondered what the value of your quilt is? Most people don't think about it – but most quilts, new or old, in good or better condition, have more value than their owners would have guessed.

Why would you want to know what your quilt is worth? If something were to happen to your quilt, most insurance companies would require a written appraisal before they would consider compensating you for the loss. What could happen to your quilt? Water damage, smoke or fire damage, theft or loss during shipping are some of the possibilities. A written appraisal for replacement or insurance value by a certified quilt appraiser can help you and your insurance agent determine the type of coverage needed to protect your quilts.

Would you know how much your quilt should be priced if you wanted to sell it? A written appraisal for fair market value can give you the information to make sure that you have the proper knowledge of your quilt's value before you sell it. What if you have a quilt that you would like to donate to a charitable cause – how would you know the donation value? A certified appraiser can also write an appraisal for donation value to make sure that your donation meets the IRS requirements.

Sometimes the best reason for a certified appraisal is just good old curiosity. You may want to know how much the quilt that you made for your husband, child or grandchild is really worth. It is often a good idea to include a written appraisal with a quilt made as a gift – just to let the new quilt owner know the true value of what they are receiving.

Of course, there are some things that an appraisal cannot put a value on. The tattered quilt that you have had since childhood, made from your family scraps by your great-grandmother, may have so much sentimental value that no dollar amount could be placed on it. The same quilt, when looked at by a trained appraiser, might have very little monetary value.

You may wonder if it might not be easier to get on the Internet and have an "electronic appraisal" done of your quilt. They are usually cheaper and require only a photo of the quilt. Before you do this, realize that these "appraisals" will not be valid to your insurance company and that without actually examining your quilt, no one can place an appropriate value – only a guess.

Your best bet to find out what your quilt is worth is to have a certified quilt appraiser examine it. Look for an appraiser that has had appropriate training and

is a member of PAAQT – the Professional Association of Appraisers of Quilted Textiles. To become a member of PAAQT, the appraiser has been certified by the American Quilters Society, must agree to a strict Code of Ethics and must continue in research and education concerning quilts, textiles, quilt history and the current quilt market.

Laura Hobby Syler, AQS Certified Appraiser of Quilted Textiles and member of PAAQT, will be appraising at The Golden Triangle Quilt Guilds' 2010 quilt show "KREWE OF QUILTS", February 12-13. Appraisals will be by appointment with walk-ins accepted only as time allows.

Please contact PJ Broussard at 409-988-1259 for further information or to schedule an appointment.

