

Window Art

by Dr. Gary M. Gray, as seen in *Claims Magazine*, July 2008

To many people, there is nothing more beautiful than a stream of light shining through a stained glass window: the vibrant colors and intricate designs providing comfort and warmth to everyone inside. At the same time, there are few things more tragic than the sight of one of these carefully crafted masterpieces that has suffered the ravages of storms, fires, or vandalism. All of this raises the question: How does one determine the replacement value of these artistic wonders, some of which may be centuries old and otherwise considered irreplaceable?

After all, how can we begin to assign a value to one of the historic Basilica of the Sacred Heart stained glass windows, created in the late 1800s in Notre Dame, Indiana? What is the value of the carefully crafted Tiffany window at the First United Methodist Church in Colorado Springs, Colorado? How much is the abstract “Spiritual Awakening,” made of glass shaded with air-brushed enamel, which illuminates the St. Elizabeth Ann Seton Catholic Church in New Berlin, Wisconsin?

The answer was usually “priceless,” or at best, a guess. Aside from possibly Tiffany- and La Farge -designed stained glass, a monetary answer for virtually any piece is available. While replicating stained glass may indeed be expensive, it can be done by restoration experts capable of closely approximating values.

Million-Dollar Investment

Stained glass windows located throughout America — and the world — are in imminent danger of being damaged by fire, accidents, vandalism, burglary, and weather events. Among the many tragedies of Hurricane Katrina, for example, was the loss of many beautiful, historic stained glass windows.

One result of Katrina and other recent tragedies was increasing pressure from pastors and church lay leaders. Concerned about the replication costs of some of their most cherished and valuable assets, they asked that standards be developed. Ultimately, the urging of leaders in the insurance industry led to the creation of *The Stained Glass Appraisal Guide*. It offers guidelines to plan for new stained glass windows, as well as instructions about restoring, protecting, and insulating aging stained glass.

High-quality pictorial stained glass currently costs from \$800 to \$1,000 per square foot. At those levels, it takes only 1,000 square feet of stained glass to reach the \$1 million mark in artwork. Of the approximately 400,000 religious buildings in America, the vast majority contain some form of inspirational glass. Based on the more than 2,000 U.S. churches and synagogues I have inspected and appraised, an estimated 3,000 to 4,000 congregations in America have stained glass in excess of \$1 million per site.

Obviously, it was just not possible to determine the value for this multitude of windows in one book. With the help of 30 stained glass studio executives across the nation, however, we created a frame of reference from which insurance companies can work when assessing the value of windows.

Replacement-Value Rules

It takes years and hundreds of hours of inspecting different sets of windows to become an expert. Almost one-fourth of *The Stained Glass Appraisal Guide* covers how to evaluate and appraise the many varieties of stained glass found around the world. All of the rules listed below interplay with one another, eventually shaping the replacement value.

When calculating the value of a piece, consider these aspects:

- **Painted/Fired > Stained:** Some pieces of stained glass are simply cut from a sheet of colored glass and leaded into a stained glass window. Even painted/fired pieces with simple shadings or a stencil designs are more expensive than straight colored glass.
- **Varied Lines > Straight Lines:** The cost of the design plus the labor involved in specialized glass cutting all contribute to the higher cost of a varied line when compared to that of a straight line.



- **Multi-Layer > Single-Layer:** Many artisans of the past — and a few of the present — used two-to-four layers of leaded, opalescent stained glass to accomplish the exact color or shading they desired. This is a common feature of La Farge and Tiffany windows, giving them a 25:1 replacement value compared to simple leaded glass.
- **Design > No design:** An intricate custom-painted design may have a 10:1 replacement value when compared to a leaded (non-painted) window with simple leadlines.
- **Figures > Medallions > Symbols:** Stained glass tells a story in one of three ways: a single piece of glass with a painted scene (symbol); multiple pieces of leaded glass form a unique design within a larger, simpler design (medallions); and more complex and expensive figures, which are typically larger than medallions, either take up a significant portion of the window lancet or possibly the bulk of the entire window.

Other Considerations

All things being equal, the smaller the stained glass pieces, the greater the value. Smaller pieces require more glass cutting and lead. Age is also an important factor. For instance, old windows are generally worth more than new. The older the window (even with the same design), the more difficult it is to replace. Older sheets of stained glass are almost impossible to match. In addition, fade can be an issue if only one or two pieces are broken and need to be replaced.

Other factors must be weighed when determining the cost of replacing stained glass. Some of these include the work's origin; its current condition; and the presence or lack of a protective coating. A range of designs and colors of stained glass can be purchased via catalog or the Internet. While the quality of the catalog window is sometimes equal to that of a custom window, the former is not unique — the same colors and designs may be found in other churches. Consequently, custom stained glass is typically from two-to-five times as valuable as catalog glass.

The appraiser should also consider the artist(s) that created the glass — be they local or a member of a large firm. Design artists found in the national firms are usually among the best in the nation. Thus, the demand for their services allows them to specialize and, therefore, demand higher fees than most local artists. In addition,

signing has always been important in any form of artwork. There are artists and studios whose signature can significantly increase a work's replacement value. If a window is signed, however, research should be conducted to determine if the reputation of the artist or studio is international, national, or simply local.

The condition of each window plays an integral role in the ultimate replacement value, as well. As a result, the condition of the stained glass is an important discussion point for church property committees and their insurance companies before disaster strikes.

It is the outside protective covering that takes away most of the potential for catastrophic loss, whether from a hurricane or a 10-year-old boy armed with a slingshot. As a result, one question to consider is: what are our chances of loss? On the other hand, even protective coverings of Lexan XL, acrylic, or glass are expensive investments. If destroyed for some reason, these coverings will also need to be replaced.

Update the Appraisal

Stained glass replication expenses are rising much faster than inflation. As a result, any given appraisal can be deemed outdated within several years of its issuance. For windows considered to be exceptional, an appraisal should be updated at least every five years.

Consistency of appraisals is the ultimate goal to provide all parties concerned with a method of taking proper steps to restore, protect, and insure their heritage for future generations. It is important to remember, however, that judging replacement values of stained glass is an incomplete science. The guidelines outlined here are intended to help generate fair estimates; however, they should be used as a starting point of reference rather than a comprehensive overview of considerations.

Some have called stained glass God's ultimate slide show. While many of those who view these "slide shows" on a regular basis may consider them priceless works of art for the beauty and inspiration they provide, those within the industry can now rest assured there is proper coverage in place should the slide shows ever need to be replaced.

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