

Smart Valentine's Day Splurges

(NAPSA)—If ever there was a time to forget what's happened to your 401(k), it's Valentine's Day. Roses must be sent. . . Perfume must be bought. . . And if you're thinking of popping the question, you're certainly not alone: February 14 is second only to Christmas as the most popular day for doing so, and pity the man who doesn't give his intended a ring with bragging rights.

Still, that doesn't mean you have to go crazy—especially when it comes to jewelry for loved ones and friends.

While total consumer spending for Valentine's Day is expected to be up only slightly from last year's \$13.19 billion, a recent survey by BIGresearch found that more men plan to buy jewelry than ever before. (Though let's be honest, most men wouldn't know a bangle bracelet from a cuff bracelet.) So here are what experts say are The Four Rules of Smart Splurging (whether you're shopping for jewelry or an engagement ring):

Rule No. 1: When Buying An Engagement Ring, Don't Automatically Think You Can't Afford Quality

You've heard of De Beers, right? Patrons of this upscale jeweler pay as much as \$3.5 million for an engagement ring. But what few people realize, says jewelry and style expert Michael O'Connor, is that even a De Beers also carries Platinum rings costing as little as \$2,650 that are the same high quality.

"Jewelry is an investment in beauty and longevity," says O'Connor, "and Platinum is most women's metal of choice because of that. But even with a Platinum and diamond engagement ring, there are dazzling options for less than you'd expect."



Jewelry should mirror a relationship—beautiful, unique and lasting.

Rule No. 2: You Can't Go Wrong With Classics

Fads come and go—remember mood rings?—so it never hurts to stick to either of the two most can't-miss gifts ever: Platinum and diamond stud earrings (for her) and Platinum cuff links (for him).

Rule No. 3: Necessity Is The Mother of Invention

Stackable jewelry creates a dramatic effect and you don't necessarily have to buy all the stackable pieces at once. "Buying one or two now, with the promise of more to come, can actually be a way to show your long-term commitment," says O'Connor, who applauds the way the openwork pattern of designer Chad Allison's chunky cuff bracelets have the added advantage of "keeping the price tag affordable."

Rule No. 4: Invest Wisely

When it comes to the setting, make sure you buy the highest quality and that you're getting what you paid for by checking that the Platinum stamp (either "PLAT" or "PT950") is marked.

For more tips and ideas, visit www.preciousplatinum.com or www.engagementguide.com.