

The Urge to Splurge

When you should cut corners and when to plunk down the cold, hard cash

by Hillary Quinn

A luxurious cashmere sweater is calling your name, but at \$300, you can't afford it. Later, you brush past a genuine cashmere number at Target for only \$39.99. Is its quality as good as the expensive one's? To help navigate this shopping conundrum, as well as other "splurge or save" decisions, read on...



IN THE SHOPPING CART

Face moisturizer

The high end Elegant packaging, age-defying antioxidants and a heavy-duty price tag (like \$195 for Crème de la Mer) are the hallmarks of these luxury creams.

The low end For around \$10, you can scoop up an equally hardworking product (such as Dove Energy Glow Brightening Moisturizer with SPF 15) that offers the requisite protection against dryness and sun damage.

The verdict Surprise, surprise—the cheaper ones are usually better. "A good moisturizer offers a watertight barrier that keeps moisture in and pollution and allergens out. It's like Saran Wrap for your skin," says Leslie Baumann, M.D., chief of Cosmetic Dermatology at the University of Miami and author of *The Skin Type Solution*. "Big companies, like Dove and L'Oréal, produce in bulk, so they can afford to put millions of dollars into research. The small companies might create an identical product, but it costs them much more to manufacture each item, so you're paying a premium for their fancy name."





IN THE SHOPPING CART

A cashmere sweater

The high end

A Laundry by Shelli Segal beaded cashmere cardigan costs \$295. What do you get for this veritable fortune? The highest-quality European weave that lasts for years without pilling (or going out of style), plus plenty of decorative adornment.

The low end Target is the place for affordable cashmere—Isaac Mizrahi's simple crewneck sells for \$39.99.

The verdict Regardless of its weave (you'll see single-ply and four-ply, the latter of which is thicker but not necessarily better), cheap cashmere can pill after a few months, says Kim Johnson Gross, author of the *Chic Simple* book series and style guide contributor to About.com. So if you're looking for a piece that's going to last, consider the big designer names. But if you're like us, they're not in your budget, so go with a mid-range department-store label, such as the Lands' End long-sleeve cashmere tee that's available at Sears for \$88 (shown above). Save cheap cashmere purchases for trendy shapes and colors.

IN THE SHOPPING CART

Cookware



The high end

Quality cookware, such as the Calphalon Commercial Hard-Anodized line, cooks

food evenly, because unlike cheaper pans, these have a similar thickness on the sides and bottom. This pro-style cookware, for anywhere from \$50 to \$200 per pot, also has oven-safe handles and level bottoms, and will last you a lifetime.

The low end For about \$10, you can score a pre-seasoned cast-iron fry pan that's perfect for making eggs or searing a steak (such as the Lodge Logic 10¼" available at amazon.com, shown above), says Susan Stockton, vice president of Culinary Productions for The Food Network. For an extra \$10,

you could get a no-frills Farberware nonstick sauté pan that's ovenproof to 350°F. But don't expect these pans, or their nonstick coatings, to stick around more than a few years.

The verdict Get ready to spend some dough. "Buying 'a set' of pots can be unnecessary because the unused pieces, like fancy steamer inserts, can take up valuable space in your kitchen," says Susan. First, analyze what kind of cooking you do. For example, if you have a large family, you'll need a large skillet; if you enjoy cooking Chinese, then you should have a wok. Then buy the best quality cookware you can afford.

IN THE SHOPPING CART

The great white T-shirt



The high end

"A designer T-shirt can be expensive because of the name, its high-quality fiber and a great fit," says Kim.

A Michael Stars tee (at left) at \$39, for instance, includes a bit of stretch and could easily be paired with an expensive suit.

The low end For a few dollars each, you can stockpile 100-percent-cotton tees. "Cheap white tees are wonderful basics to have because you can throw them in the wash with bleach and they'll look fresh," says Kim. Plus, when one does give out,

there's little pain involved in running to Old Navy and buying a new one for \$10.

The verdict It's a draw. "It's not a great idea to spend a ton of money because all white T-shirts will yellow over time," advises Kim, who claims the key to any smart shirt purchase lies in the fit. Since you don't want to wear a Hanes with your good suit, you may have to pay a little more for a formfitting tee with Lycra.

IN THE SHOPPING CART

A solid suitcase



The high end

A lot goes into a decent bag: waterproof nylon, a lightweight-yet-strong fiberglass frame and a recessed handle that

locks firmly into place (check by trying to wiggle the handle back and forth—it shouldn't move). The Travelpro Crew 5 22" Expandable Rollaboard Suiter (about \$200 at packinglight.com) has it all and more.

The low end For \$59.99, you can score the Leisure Luggage Lafayette 3-Piece Set (shown) at ebags.com that includes a large expandable upright, a medium-size carry-on and matching duffel.

The verdict If you're always on the go, invest in a bag that won't leave you stranded with a runaway wheel or broken handle. But if you travel only once a year, a cheaper one may work just fine.

Great Buys that Never Break the Bank

- 1 Classic Ivory Bar Soap** It floats, it's pure, and this symbol of good, clean skin has been around since 1879. \$1.89 for a three-pack, drugstore.com.
- 2 L.L. Bean Boat and Tote Open-Top Bag** Indestructible, preppy and classic, these go-anywhere totes come in four sizes, 12 colors and two handle choices. Bonus: Bean will monogram your bag for a mere \$5 more. \$17-\$30, lbean.com.
- 3 Levi's 501 Jeans** You can't beat that straight-legged boy fit, button closure and thoroughly trend-resistant style. About \$37, sears.com.
- 4 Cetaphil Gentle Skin Cleanser** An effective, affordable way to wash your face—and often the first thing that rolls off a dermatologist's tongue when asked for a recommendation. About \$7 for 8 ounces at most drugstores.
- 5 Rubber flip-flops** When designers bejewel them, they sell for mega-dollars, but these plain, unadorned beach babies—available at many drug- and variety stores—are perfect just as they are. About \$10, swimsuitsforall.com.