

**HOW TO SPEND IT:****TOP TIPS FOR THE SELF-PURCHASING  
JEWELRY COLLECTOR**

WHILE SHOPPING FOR LOVED ONES' HOLIDAY GIFTS OR SCOPING OUT JEWELS TO ADD TO YOUR OWN WISH LIST, WHY NOT INDULGE IN PURCHASING A PIECE—OR TWO—FOR YOURSELF? IN HER SAVVY GUIDE TO SELF-PURCHASING, BETH BERNSTEIN EXPLAINS WHY IT'S SIMPLER, AND OFTEN MORE GRATIFYING, THAN LEAVING HINTS FOR THE MAN IN YOUR LIFE.

**BY BETH BERNSTEIN**





**YOU KNOW THE DRILL:** Strategically leaving tear-outs from magazines or devising covert operations to your favorite retailer to receive the jewels of your dreams. But how satisfying it is to stop in at a shop, spot an extraordinary piece, and with a little ping of the cash register and your signature, feel the unbelievable rush of walking out with baubles that perfectly express your personal style and tastes, in addition to pairing well with those you already own. In other words, you get exactly what you want.

OPPOSITE PAGE: 18K YELLOW GOLD AND  
AMETHYST BRACELET / DAVID WEBB

THIS PAGE: 18K GOLD AND GEMSTONE  
GELATO COLLECTION RINGS / IPPOLITA



## RULES WERE MEANT TO BE BROKEN

Mae West was once quoted as saying, “I have always felt a gift diamond shines so much better than one you buy for yourself!” Not so true for the modern woman. The jewelry you purchase suggests that you are independent and self-sufficient and helps you to celebrate your life’s most important milestones. When men buy diamonds, they are known to play it “safe,” choosing basics like brilliant-cut stud earrings or a simple solitaire. “But you can opt for those more natural beauties such as opaque and white rose cuts, cushion cuts, and polished rough diamonds,” explains designer **Penny Preville**, who adds that, “as a woman, I design with myself in mind. I love the romance of the cushion cut—it reflects the character and femininity of the woman wearing it.” Find a gemstone cut that will reflect your own presence and inherent beauty and give you that special sparkle that comes from knowing you are worth it.





OPPOSITE PAGE: 18K GOLD  
AND CUSHION PINK OPAL  
EARRINGS / PENNY PREVILLE

18K GOLD, DIAMOND, AND  
CORAL RING / SUTRA

THIS PAGE: 18K YELLOW GOLD,  
DIAMOND, AND TUNDURU  
SPINEL EARRINGS / CARELLE

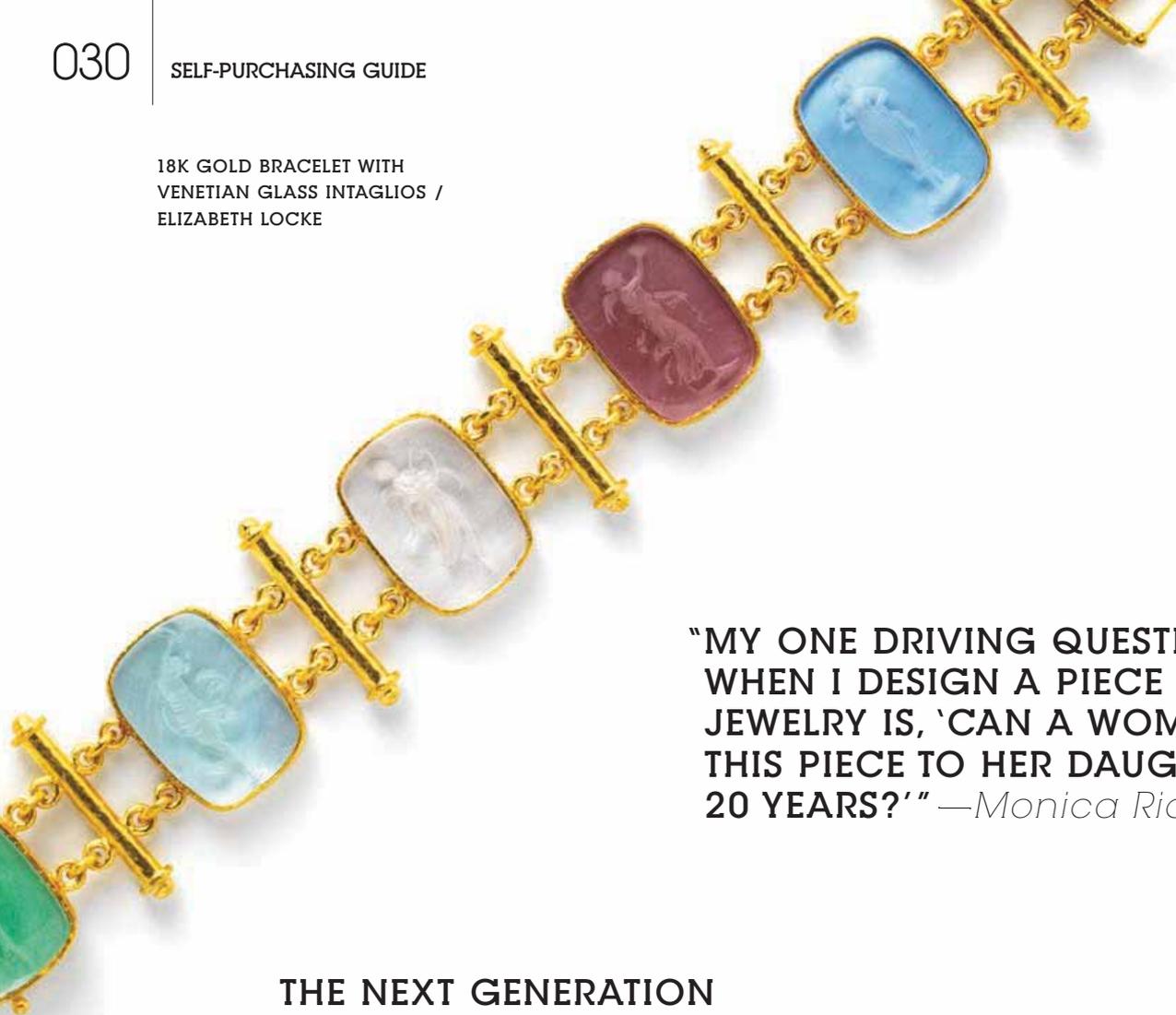
18K YELLOW GOLD SUENO  
COLLECTION BANGLES WITH  
LABRADORITE, OPALS, AND  
DIAMONDS / ARMENTA

## ONE TREND DOESN'T FIT ALL

You've seen the skulls, daggers, and goth-girl looks in black diamonds and blackened metals. You have tried on oversized necklaces that seemed to make your collarbone disappear. You live in a cold weather climate and become infatuated with the ultra-long earrings that have lovely swing and movement, but after trying them on you're left trying to delicately remove them from the crochet of your scarf to avoid taking an earlobe with them. The big trends of the season are not always for everyone. The good news is that there are enough options to choose from to find those that work for your specific style, frame, and budget. Take a cue from lines like **Carelle**, **Armenta**, and **Ippolita**—all featuring contemporary designs made by women, for women—and layer pendants in varying lengths, pile on bangles, and stack on rings, and remember that *you* are the one making the statement—the jewelry should never speak for you.



18K GOLD BRACELET WITH  
VENETIAN GLASS INTAGLIOS /  
ELIZABETH LOCKE



**"MY ONE DRIVING QUESTION  
WHEN I DESIGN A PIECE OF  
JEWELRY IS, 'CAN A WOMAN GIVE  
THIS PIECE TO HER DAUGHTER IN  
20 YEARS?'"** —*Monica Rich Kosann*

## THE NEXT GENERATION

When purchasing a piece for yourself around the holidays, think about what you would eventually pass along to the next generation. Sentimental jewelry, such as lockets and those with historical or iconic motifs, are perfect for wearing now and saving as heirlooms for the future. **Monica Rich Kosann** offers a diversity of charms as well as various gold, sterling silver, and one-of-a-kind gemstone-set lockets. **Heather Moore's** mixed charm necklaces and bracelets engraved with personal quotes, special dates, and birthstones are perfect keepsakes. **Temple St. Clair** and **Elizabeth Locke** also offer pieces inspired by antiquity throughout their collections. Each of these designers is skilled in creating jewelry with which a woman can project her personality, as well as treasure as a memento when she is ready to hand them down.

## EVERYTHING OLD IS NEW AGAIN

Jewelry is not meant to sit in the dark recesses of a box. Pull out your classic diamond tennis bracelet and clasp it around your wrist next to your **Cartier** Love bracelet, then invest in some modern looks like the diamond and gemstone bangles by the talented designer duo of **Jemma Wynne**. You can also mix gold and gemstone hues—the goal is to nonchalantly combine your metal colors and update those pieces you thought were outdated with more contemporary styles. You can do the same with rings: Invest in authentic Georgian and Victorian rings and wear them alongside contemporary designers' rose and polished rough-cut diamond styles. If you've got the confidence to pull it off and don't overthink, it all works.



18K GOLD BANGLES WITH BICOLOR TOURMALINES AND DIAMONDS / JEMMA WYNNE

18K YELLOW GOLD AND DIAMOND DROP STUD EARRINGS / HOUSE OF WARIS FOR FOREVERMARK

GALLOP BANGLES IN 18K YELLOW, WHITE, AND ROSE GOLD WITH DIAMONDS / GUMUCHIAN



OPPOSITE PAGE: 18K  
WHITE GOLD, DIAMOND,  
AND MANDARIN GARNET  
L'ODYSEE DE CARTIER  
BRACELET / CARTIER

18K YELLOW GOLD AND  
PLATINUM RING WITH  
DIAMONDS, CORAL, AND  
ENAMEL / DAVID WEBB

THIS PAGE: 18K YELLOW  
GOLD AND DIAMOND ZIP  
ROSACE NECKLACE / VAN  
CLEEF & ARPELS



## INVEST IN THE FUTURE

If you are looking to splurge, invest in one early 20th-century signed piece by a renowned jewelry house such as **Cartier**, **Van Cleef & Arpels**, **David Webb**, or **Bulgari**. These companies are particularly popular this year due to museum exhibitions, recent book publications, and the loan of their jewelry for big box office films. Antique pieces that are in their original condition (i.e. nothing has been altered or changed) and have minimum wear from the 17th through the early 20th centuries are also a sound investment, as these pieces tend to appreciate with time and never go out of style. Snap them up when you find them. Most of the time, these pieces can be put on hold or layaway if you are not bidding at auction houses or purchasing while traveling. Or splurge on a piece from one of these prestigious house's latest collections—they're sure to maintain their value and can be passed down to future generations.



## QUICK TIPS



Make friends with the sales associates at your preferred stores. Let them in on your favorite styles, such as long earrings or stackable rings, your favorite gemstones, and your favorite designers. This will allow them to think of you when new merchandise comes in.

When you fall for an antique or period jewel that is in good condition and all parts are original to the piece—and if the price is in your budget—don't hesitate. You will likely never find this exact piece again.



OPPOSITE PAGE:  
ANTIQUe DIAMOND  
AND GEM SET QUIVER  
BROOCH, CIRCA 1890 /  
SIMON TEAKLE FINE  
JEWELRY AND OBJECTS

YELLOW GOLD,  
AMAZONITE, AND  
DIAMOND MERIDIAN  
TRIANGLE RING /  
PHILLIPS HOUSE

18K GOLD BURST  
EARRINGS / CLARA  
WILLIAMS

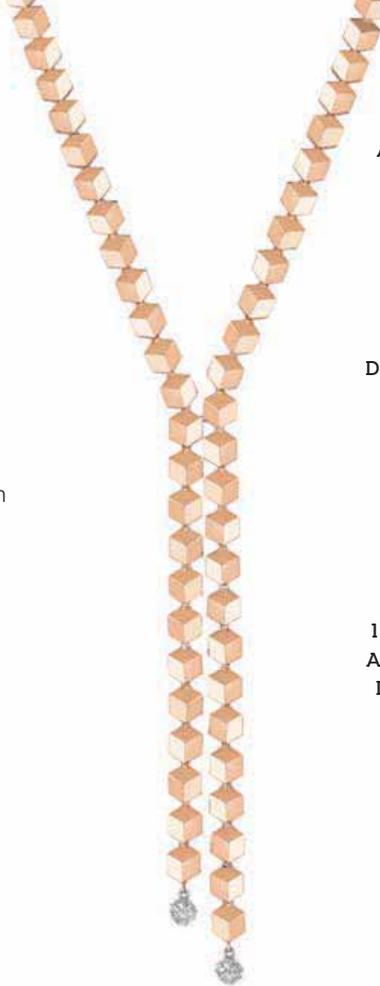
THIS PAGE: 18K YELLOW  
GOLD, SMOKY QUARTZ,  
BLACK SAPPHIRE,  
AND BLACK TREATED  
DIAMOND CHANDELIER  
EARRINGS / CINTA BY  
JOHN HARDY

18K ROSE GOLD,  
BROWN DIAMOND,  
AND SAPPHIRE RING /  
ILEANA MAKRI

When looking for contemporary designer pieces, it is helpful to shop around and also explore stores you already know and love, stores you have heard about, and e-commerce sites. You will get more of a feeling for what you are looking for, and you can make a working “wish list” as you browse. This also helps you get to know your style better as you discover pieces you like.



Don't be afraid to try on pieces you don't feel are quite you. If you believe you are a small earring girl and steer clear of linear styles or chandeliers, it doesn't hurt to give them a try—you might be surprised by how good they look. Sometimes your tastes and styles shift, and you should go with it. On the flip side, if a large cuff bracelet feels totally wrong then no matter how much you love the look, it will wind up lying unworn in your jewelry box.



OPPOSITE PAGE: 18K  
WHITE GOLD, TSAVORITE,  
AND DIAMOND  
ASYMMETRIC EARRINGS /  
LISA NIK

WHITE AND PINK GOLD  
BRACELET WITH  
DIAMONDS AND  
CRYSTAL / BRUMANI

18K ROSE GOLD AND  
DIAMOND TUSCANY RINGS  
WITH CITRINE, AMETHYST,  
BLUE TOPAZ, AND  
PRASIOLITE / BELLARRI

THIS PAGE: 18K ROSE  
GOLD AND DIAMOND  
BRILLANTE NECKLACE /  
PAOLO COSTAGLI

18K GOLD EARRINGS WITH  
AMETHYST, SAPPHIRES, AND  
DIAMONDS / RINA LIMOR

Ask as many questions as you want about gemstones and diamonds. There are so many cuts, colors, and varieties today, it is important to know what you are getting. Don't ever feel you are asking too much. Sales associates are there not only to sell but to educate you. You can also do some research about gemstones online before you shop.

Think about jewelry you can “add to.” If you love bangles but aren’t ready to invest in a whole stack right away, buy one or two now, and then you will have something to look forward to when you’re ready to make another purchase.



#### ABOUT THE AUTHOR

Jewelry historian and expert Beth Bernstein is the author of two books, a memoir, *My Charmed Life: Rocky Romances, Precious Family Connections and Searching for a Band of Gold*, and the recently released coffee-table tome *Jewelry's Shining Stars*.