

You Don't Have to Spend a Fortune to Look Your Best –
Simply Approach Your Personal Beauty Treatments as Investments in Yourself
and Look for the Biggest Return on Those Investments

Beauty on a Budget

Story by S. Kay Bell

WHAT'S THAT MANICURE WORTH TO YOU?

Not the price, although that's a factor.

But what is the value you get from it? Your hands look better. You feel better about your appearance. You also are more confident, meaning you're likely to do a better job, whatever that job might be.

Certainly, it's not as simple as in *Working Girl*, where a new hairdo and a well-accessorized outfit helped land Melanie Griffith's character a corner office. But the film had a valid point. Personal presentation does count.

So you're completely justified in spending on yourself, as long as you don't break your bank account in the process. A good approach is to view pampering as a personal investment and demand as much from it as you do from your financial investments.

Here are eight techniques to help you look your best and boost your beauty returns.

Time your treatments.

Financial advisors generally advise against trying to time the stock market, but timing works a bit better when it comes to beauty treatments. Do you need to visit the salon every week? Consider a simpler hairdo that you can take care of more easily and only go in for monthly or quarterly cuts and touchups. Do your own nails, and wear gloves when you garden or do housework so you don't need those French tips redone so often.

It's somewhat harder with apparel, since fashion does change. But there are some timeless items that should be in your closet so you don't worry about continual spending on haute couture. Fashionistas recommend you have a dark (black or navy) business suit (skirt or slacks, whichever you're most comfortable wearing) and a white cotton dress shirt that works equally well with the suit or with jeans or khakis for business casual attire. Of

course, you'll want a pair of plain-yet-sexy black pumps and that famous little black dress.

Get outside the big box.

If you do most of your apparel shopping at the mall, you're probably overspending. Not only do the prices tend to be higher at the national chains located there, you'll also find lots of other shops to tempt you. Two alternatives: outlet malls and consignment shops.

OK, an outlet mall is a mall, but you'll find lots of bargains on slightly irregular or overstocked items. If you're uncomfortable buying outlet clothing, at least look at accessories, such as handbags, scarves and belts.

Make it an outing to San Marcos with some friends. You can share gas costs and get an honest opinion on how you really look in those slacks!

Consignment or thrift shops also can offer savings. Sandy Earnhart,

owner of Your Secret Closet in North Austin, says that many of her shop's items, still bearing the manufacturers' original tags, are 25% to 40% on the dollar of the standard retail price.

Cupidz Clozet in West Austin isn't a consignment shop, but rather, says owner Robin Campbell, a place to find "classics that Audrey, Jackie and Grace might wear." If you think that dressing like Mdns. Hepburn, Onassis and Kelly might be too expensive, compare the boutique's prices to those of large department stores.

Plus, 100% of the boutique's net profits benefit charity. Campbell calls it guilt-free shopping.

Regardless of where you buy your new clothes, take a similarly philanthropic approach when making space for them. Give your old apparel to a nonprofit and, if you itemize, deduct the donation on your next tax return.

See BEAUTY ON A BUDGET on page 84

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BEAUTY ON A BUDGET from page 82

Realize that bigger is not always better.

Sure, that giant jar is a bargain at Costco or Sam's Club. But what works for canned vegetables doesn't necessarily apply to makeup. Cosmetics, even those with preservatives, don't have long shelf lives. So even if a large container is cheaper by the ounce, if you have to throw it away because it changed consistency or color before you finished the jar, you're throwing away your savings. And we're not even going to go into the health issues associated with older cosmetics.

Share and share alike.

You really liked the sweater Jane wore last week. Maybe it can be yours. Clothing swap parties, called jumble sales, are a growing trend in New York and London. Friends get together to purchase each other's clothing, listen to DJs and drink a cocktail or two.

In many cases, the proceeds go to charities. Perhaps your PTA or professional group would like to stage a jumble sale, where you all could get new-to-you items at a bargain and benefit a good cause.

Get on a mailing list.

OK, your e-mail's overflowing, but can't you make room for one more piece that could save you money? Retailers would love to have your name and let you know of sales, sometimes held in advance for those on their lists. You can open a new box for free at Hotmail or Yahoo and have all the shopping notices go there so they don't clutter your office or personal e-mail.

Order online.

Cosmetics often are cheaper if you order via catalog or online. A recommendation: Don't experiment. Make sure you're ordering a product you're familiar with, since it's sometimes a hassle to return these items.

Also be careful that shipping and

handling charges don't eat up your price savings. Some places offer free shipping for orders that meet a certain amount, so consider batching your on-line or mail purchases.

Evaluate e-exercise.

Have you ever joined a gym to help you drop a few pounds? Did you regularly workout there? You're not alone. Many of us waste gym memberships because we don't go to the facility to work on our waistlines.

Technology could have a savings solution. Workout routines of several famous personal trainers are available for download onto your iPod or personal digital assistant for a fraction of what person-to-person services cost. Check out Podfitness.com, iTrain.com, DemandFitness.com and iAmplify.com. Some sites require monthly subscriptions; others provide one-off downloads.

Of course, such an approach presumes you have the self-discipline to do your downloaded workout on your own. If you need exercise encouragement, then a gym membership - that you use - might still be a better value.

Recognize that it's OK to splurge.

It definitely does a body, mind and spirit good to be pampered now and again, especially at a spa. Austin and the Hill Country are home to several world-class spa resorts and day spas where you can fill your need for indulgence.

And while such treatments generally are considered a luxury, it is possible to economize. Most spas periodically offer special deals. Keep an eye on magazine ads or check the facilities' websites.

You also can suggest to family and friends that when your birthday or the holidays roll around, they give you gift certificates for spa services. The one caveat here is that if it's your significant other giving you the spa gift, then probably at least some of your money will go toward the certificate. ★