

Building a jewelry wardrobe is an important part of your personal style. As Coco Chanel said, "There is more to elegance than putting on a new dress." By extension, there is more to accessorizing than simply putting on a new piece of jewelry. A well-conceived jewelry wardrobe should create a distinct jewelry identity and sense of overall style. Think of it as a three-step plan: Start with the basics; add some statement pieces; and, finally, learn to layer. Each step is equally important, but the last two will ultimately ensure that your jewelry wardrobe is unique and up-to-date.

How to Create a Jewelry Wardrobe

Step One: *Begin with the basics*

The classics are timeless, so investing in them means they'll never go out of style, no matter what fashion fads come and go. The other good news is that, right now in fashion circles, the classics are brand new! Fashion has been terminally trendy for the past few years, but now it's in vogue to invest in the serious interview suit or the tailored pantsuit – both are showing up in just about every fashion designer's collection. Jewelry and style expert Michael O'Connor, notes, "Fashion is experiencing a return to classic formality. Black is now the new black." Thus, with fashion in its current formal mode, the time has never been better for basic pieces of jewelry: stud earrings, hoops, the diamond pendant, a strand of pearls, a link bracelet or a bangle bracelet.

For your classic pieces, choose medium in size so that they can be worn with a variety of outfits for many different occasions. (You'll be going larger with your statement pieces, and when you get into layering, you'll actually be creating larger looks.)

A bit more on each of the six basics:

Studs: Diamonds are always a good choice but, in the past year, more designers have been making interesting studs – a bit larger than before – with diamonds as an accent instead of the center stone. Also, consider the new yellow diamond stud – it costs more per carat, but it's very directional.

Hoop earrings: Every woman needs two pairs, one all-metal and the other all-diamond. Be sure your hoops are at least the size of a half-dollar – anything smaller than that simply doesn't help to develop a distinct fashion voice.



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Diamond pendant: Obviously, the size of the center stone depends on the size of your budget, but do remember that even larger carats in solitaire settings are basic enough to be worn every day.

Strand of pearls: From Jackie O to Princess Di, throughout history, every fashion icon had her strand of pearls. Think about your strand having some signature elements, such as stations of gold beads or other gems.

Link bracelet: A diamond line bracelet –a.k.a. the tennis bracelet – is equally at home paired with jeans or a couture gown. If you don't want to start with diamonds all around, get a gold link style punctuated with diamonds.

Bangle bracelet: Start with one and, for special occasions, add to your bangle collection, stacking together bangles of all kinds: gems, enamel, diamonds – go for it!

Step Two: *Add statement pieces*

While every well-rounded jewelry wardrobe must have dramatic pieces, this year, one of those is de rigueur: the big necklace. David Wolfe, internationally recognized fashion, color, and trend forecaster, and creative director of The Doneger Group, recommends, "Buy yourself the biggest necklace on the planet! It lets people know that you know what's going on." And all indicators point to this trend getting bigger and bigger. In September, during New York Fashion Week, designer Vera Wang – known to many for her bridal gowns – adorned her runway models with dramatically sized jewelry, everything from huge motorcycle chain necklaces (some with hanging charms) to behemoth multi-strand confections.

Wang also put fashion's spotlight on the extra-large cuff, another statement piece that just keeps getting stronger each season. Every jewelry wardrobe needs the uber cuff, but this year and going forward, more than ever.

The last but certainly not least important mega-bauble? A big, chunky ring. Start by choosing a gemstone you like and make that the center stone. To be at the height of fashion, select a gem in the color palette that will be important in 2009.



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Step Three: *Layer it on*

Just as layering clothing changes a look, layering jewelry has the same result. Layering not only allows you to create individuality, it also lets you add color using gemstones or even different metals, for example, yellow gold with platinum or the once-again-fashionable rose gold. Be aware, though: Layering is not as haphazard as you might think. If you want to do it stylishly, you need to know what's trending now. Here are a few tips:

Pair your classic diamond pendant with an extra-long necklace wrapped twice. For a different look, buy a medallion pendant – round and somewhat large – and hook it onto a 16- or 18-inch chain, wearing that with a separate double-wrapped link.

Mix and match stacking rings: one all-yellow gold, one colored diamond or colored sapphire band, one pink gold band. Or, to completely change the look of a wide-band ring, put an eternity band on either side. (It will also change the look of a band-style wedding ring.)

Fashion insiders call this the "arm candy" look: Stack slim bangles by the armful, starting at the wrist and stopping just short of the elbow.

Cluster small pins. The first rule-of-thumb, however, is always cluster in odd numbers, so, for pins, three or five, never two or four. Place them on a coat, jacket, or handbag. It looks so original.

Hang talismans and charms on a chain or leather cord. It doesn't matter how many you hang. After all, it's your creation, remember?