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Buyer's Edge

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INSIDE TODAY

Buffy's back

She saves the world again, and Marvel heroes duke it out, in new comic books.



BEHIND THIS SECTION: AUTOS AND REAL ESTATE

FC2



Associated Press / 2006 photo

Instead of leasing a new BMW, with higher finance charges, consider buying a used car to lower payments.

Avoid 8 mistakes car buyers often make

By MARSHALL LOE
MarketWatch

Befuddled about buying a new car? You're not alone. But don't let the prospect of a shiny new vehicle trip you into spending more than necessary. Consumer Reports outlines the eight biggest mistakes buyers make when shopping for a new car:

- 1 Being pressured to act.** It's OK to move at your own pace — don't let yourself get bullied into buying before you're ready. When you do put down a deposit, use a credit card instead of writing a check. You'll have more protection if there is something fishy with the dealer.
- 2 Taking dealers at their word.** Are you offered free oil changes or other perks? Get them in writing. Don't settle on just a verbal agreement — have it written into the contract.
- 3 Not shopping around.** Don't just go for the dealer's rate. Do some research and look for good loan rate offers from banks, online sources or credit unions.
- 4 Financing for longer than 48 months.** If you settle for a long-term loan, you're likely going to pay a higher interest rate. And if the car is stolen, wrecked or you just want to trade it in early, you'll probably owe more than it's worth.
- 5 Buying unnecessary extras.** You'll be offered all sorts of "important" extras such as VIN glass etching, fabric protection or extended service. They can get expensive, and you probably won't even need or use them.
- 6 Talking trade-ins too early.** Wait to mention your old car trade-in until after you've completed your negotiations on the new one.
- 7 Leasing because you can't afford to buy.** It's true that you'll have a lower monthly payment, but you'll probably pay a much higher finance charge. At the end of the lease period, you won't even own the car. If you are strapped for cash, consider buying a used car instead.
- 8 Not negotiating a lease price.** You can bargain for a lease price just as you would if you were buying the car.

SHOP TALK

Bask in lap of Luxe



Sales associate **Emily Zinger** replaces a necklace in a display case. The shop offers a selection of estate jewelry, including fun cocktail rings.

Photos by KEITH HADLEY / Staff

Boutique offers easy-to-browse designer labels

By NEDRA RHONE
nrhone@ajc.com

It's been a while since we've seen the likes of Luxe here in Atlanta.

The sample sale that brought us off-season, high-end designer clothing at discount prices took a brief hiatus to regroup. Now, to the great pleasure of many Atlanta shoppers, it has been reincarnated as a retail store that's open from 11 a.m. to 7 p.m. Monday through Saturday.

Luxe took up residence in the Brickworks, a new mixed-use development in West Midtown at the intersection of Marietta Street and Howell Mill Road. There's no missing the mint green brick building, which shares block space with Toscano & Sons Italian Market (a must visit for its yummy panini).

Jenn Ripley, general manager and operating partner of Luxe, spent the last year hosting shows in New York and traveling to Italy solidifying relationships before re-launching the concept store. This time around, she also got a little help.

"You can't do everything really well," Ripley said. "It's better to hook up with people who can do [some things] better."

For that reason, Leslie Fram and Carole Davenport of 4Bags are on board as handbag and accessories buyers, and Fram's husband, Lanny West, serves as president and CEO.

What hasn't changed is the opportunity to purchase designer items at rare, discount prices. Shoppers ready



to move beyond national chains such as Loehmann's and TJ Maxx, which recently introduced a designer section called the Runway at Maxx, will revel in the finely edited items at Luxe.

Though the stock turns quickly — Ripley makes buying trips every other week — it's a good bet that a few things will always be there: premium denim, off-the-runway dresses and a selection of estate jewelry. Ripley also carries the basics that are the lifeblood of Atlanta retail, designers like Tracy Reese and Diane Von Furstenberg, along with items you wouldn't expect to see outside of the hallowed aisles of Neiman Marcus or Saks Fifth Avenue.

"I don't like to be biased toward particular designers," said Ripley, noting that she caters to everyone from students at Georgia State University and Spelman Col-

Well-edited designer pieces at a discount draw discerning shoppers to the boutique.

Luxe Atlanta

1000 Marietta St.,
Monday-Saturday,
11 a.m.-7 p.m.,
404-815-7470,
luxeatlanta.com

► Please see **LUXE, FC4**

Pet insurance may help lower vet bills

By AMY SACKS
New York Daily News

When Merlin was diagnosed last year with a rare form of lymphosarcoma in her lungs, Christine Mazzucca knew the vet bills for her beloved cat would be huge.

She was right: The bill topped \$6,000, though she was fortunate that nearly half was covered by Merlin's pet insurance policy.

Today, Merlin is in remission and,

although it's a gamble, Mazzucca, 39, said paying the monthly premiums for her dog, Myles, and three cats gives her peace of mind.

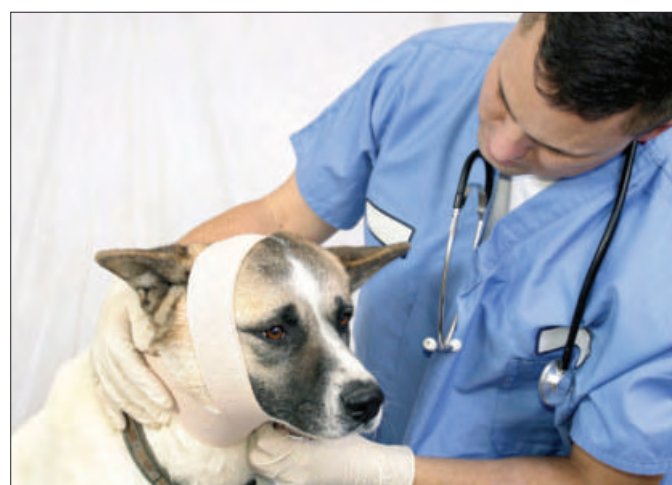
"You just want to make sure if something really bad happens you're not going to be forced to put your animal to sleep if you don't have the money," said the Web designer from Riverdale in the Bronx, N.Y.

Sixty-three percent of U.S. households own a pet, and last year they spent a staggering \$38.4 billion on

them, reports the American Pet Product Manufacturers Association. Of that, about \$9.4 billion was for veterinary care.

While the sale of pet insurance is expected to reach \$250 million in 2007, up 25 percent from 2006, according to a report by Packaged Facts, a marketing research firm, only 3 percent of dog owners and only 1 percent of cat owners have signed up for coverage.

► Please see **INSURANCE, FC4**



ANA ABEJON / iStockphoto.com

Only 3 percent of dog owners and 1 percent of cat owners have coverage, a marketing research firm says. Premiums can run from about \$25 a month to as much as \$60 a month.



SAVVY CONSUMER / GOOD HOUSEKEEPING INSTITUTE

Plump it up: Give lips a dose of TLC

From makeup and skin care to medical treatments, women can avoid aging lips by targeting three major problems: dry, chapped skin; distress lines and wrinkles; and loss of plumpness.

Here, Good Housekeeping's beauty pros offer a guide to quick fixes and long-term solutions for great-looking lips. Want more tips on looking young? Visit www.goodhousekeeping.com.

Deal with dryness

The DIY fix: Bringing back moisture is the key to keeping lips looking smooth, even and full. Good Housekeeping says: Try a rich balm like Aveeno Active Naturals Essential Moisture Lip Conditioner (\$3; www.aveeno.com), a treatment like Neutrogena Advanced Solutions Lip Rejuvenating Treatment (\$17; www.neutrogena.com) or a healing gloss with color like Clinique Superbalm Tinted Lip Treatment (\$11.50; www.clinique.com).

The doctor fix: Consult a dermatologist if dryness is extreme and accompanied by flaking or blistering. "Severe dry patches can be a sign of a precancerous condition caused by UV exposure," says New Orleans dermatologist Patricia K. Farris. "That's why sunscreen on your lips is a year-round must."

Erase fine lines

The DIY fix: Apply sunscreen regularly and use a collagen booster or a wrinkle-fighting treatment around your mouth daily, Farris says. Try: Olay Regenerist Anti-Aging Lip Treatment (\$19; www.olay.com) or La Roche-Posay Redermic Daily Fill-in



YLVA ERVALL / Studio D

A cream such as La Roche-Posay's can help with fine lines around the lips.

Anti-Wrinkle Firming Care (\$42; www.laroche-posay.us), a topical cream that contains hyaluronic acid (to plump up fine lines) and madecassoside (an ingredient that sinks in to repair cell damage).

The doctor fix: Injectable fillers like Restylane can help lessen the appearance of wrinkles, though new lines are always being created, so this problem can never be permanently solved, Farris says. Laser resurfacing and dermabrasion also can reduce

the appearance of these types of wrinkles.

Fake fullness

The DIY fix: Lipliner and lipstick. Celebrity makeup artist Laura Mercier's instructions: With a liner, follow the natural contour of the bow of the top lip, drawing your line a bit above the actual upper lip. Then use your pencil to make the middle of the bottom lip a bit rounder by drawing a line just outside the fullest part. Fill in the space between the new lines and your lips with the same pencil. Apply lipstick over the entire area for a mouth with much more impact.

Or try outlining the outer edges of your mouth with a concealer that's the same shade as your foundation, says Australia-based makeup artist Napoleon Perdis. Then apply your favorite lipstick and add a dab of shimmery gloss one shade lighter in the center of your top and bottom lips. Try: L'Oreal Colour Riche Lip Gloss (\$9; www.loreal.com).

The doctor fix: A cosmetic dermatologist or plastic surgeon can inject a hyaluronic-acid filler, like Restylane, deep into the lip tissue to add body and then use a collagen filler, like CosmoDerm, to define the borders of the mouth and fill in thin vertical lines on the surface.

The downside: Injections are costly (between \$400 and \$800 for one treatment) and can be painful. But the results usually last six months and are more permanent than over-the-counter options.

Where to write: Savvy Consumer, care of King Features Syndicate, 888 Seventh Ave., New York, NY 10017.

Luxe: Chic boutique makes designer shopping a pleasure

Continued from F11

lege to "women who have Jeffrey on speed dial."

Before strolling through Luxe, I had never seen any items from the Daslu Brazilian collection at an Atlanta store. (Maybe it's here somewhere.) This boutique entices shoppers to skim through everything on the racks simply because they are not annoyingly crammed full of over-the-top Versace that no one but a label junkie would want.

A Zac Posen dress in *au courant* mustard was recently selling for \$599, and lo, it was a healthy size 10! Black wool Chloe pants with beaded trim were priced at \$375. And a Missoni silk trench was \$699.

All denim, which recently included brands such as Paper, Denim & Cloth and Chip and Pepper, is priced at \$99,



KEITH HADLEY / Staff

No struggling with packed-to-the-gills racks at Luxe: Sales associate Emily Zinger arranges pieces so that they're well-displayed and easy for the customer to navigate.

in sizes ranging from 2S to 3I (though there were far fewer of the larger sizes). Accessories ranged from an Hermès belt buckle (\$180) to a large selection of vintage cocktail rings

for \$10. An oversized Gucci logo bag was going for \$599 — very appropriate as an overnight bag and just perfect for living *la vida Luxe*.

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