

The Modern Girl's Guide to Life

GUIDE

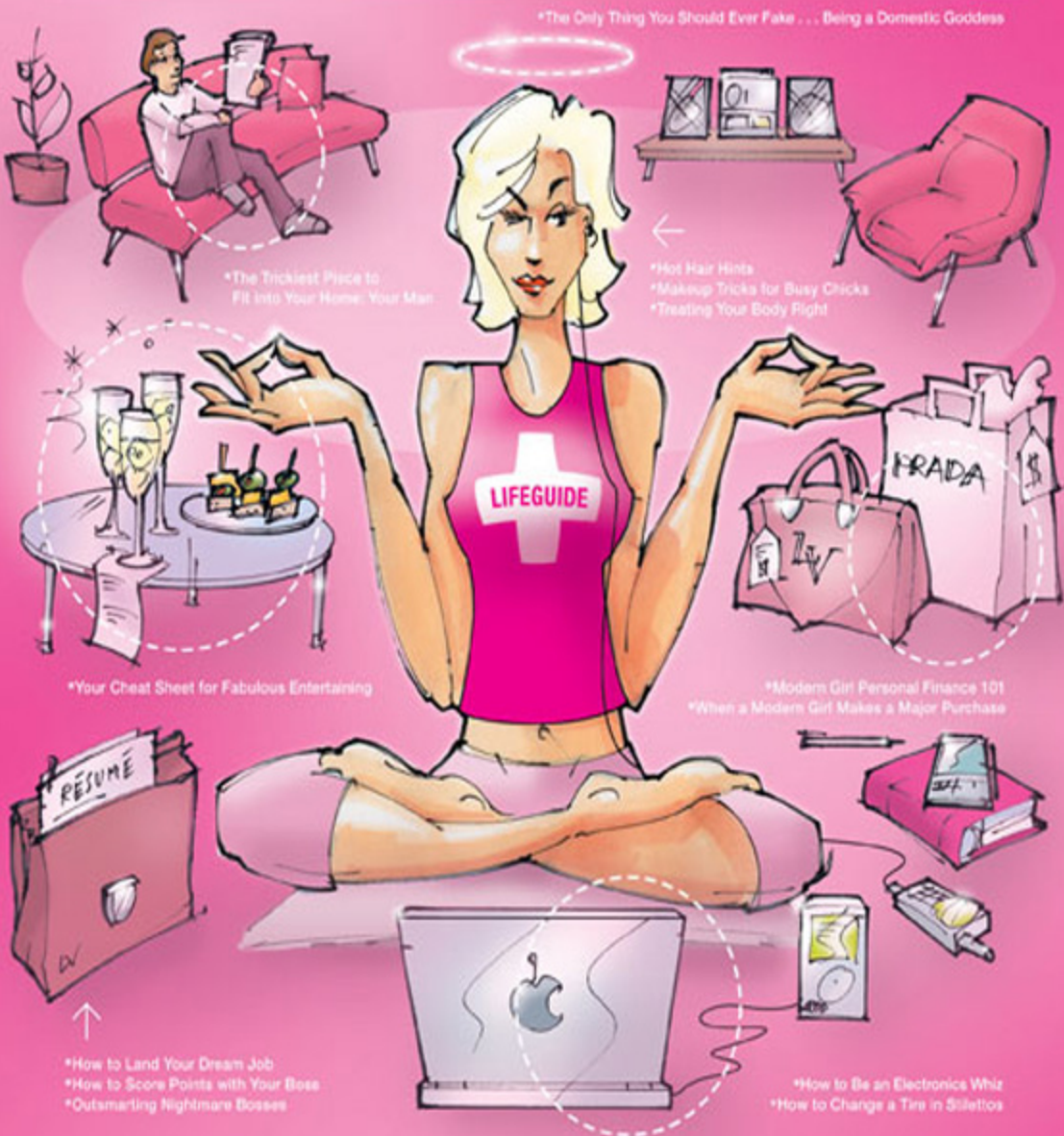
Jane Buckingham

Host of the Style Network's series *Modern Girl's Guide to Life*



**MOD-GIRL
SURVIVAL KIT**

ISBN 0-06-073416-7





The Modern Girl's Guide to Life

Jane Buckingham



HarperCollins e-books



To Marcus:

Because every Modern Girl should be
lucky enough to have one

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Acknowledgments

Every Modern Girl needs a little help from her friends, and this girl required more than most:

Riann Smith is so much of the heart, soul, and body of this book (and boy, what a body). If you loved this book, much of it is her spirit that you are loving. To say I couldn't have done it without her is a huge understatement.

Kristin Bennett Butterfield knows how to find information better than any detective or government agency. There are tips and tricks she found that make this book a hundred times better than it would have been without her. Her devotion and time can never be thanked enough.

Jen Furmaniak is a Modern Girl to her soul. She doesn't need to read about this stuff—she lives it. Her edits, intolerance of vagueness, and wry sense of humor made every chapter stronger.

Joni Evans, took up where my mother left off. I wouldn't dare ask her how to darn a sock, but her guidance, support, wisdom, and love mean more than a million book advances ever could. To call her an agent sounds cliché. To call her a mom would piss her off. So we'll leave it at fairy godmother.

Andi McNicol showed me how to convince a generation of prepared women that my generation needed a book like this. Without a proposal there would have been no book. Without Andi, there would have been no proposal.

Cassie Jones was more than an editor; she was a mini-Martha Stewart, coming up with facts, tips, and insights I would never have thought of.

Kary McHoul believed in *Modern Girl* when everyone else thought I was nuts. Without her, *Modern Girl* may have never seen the light of day.

Rebecca McQuigg not only found great tips but helped me find time to write the darn thing.

Michelle Edwards tolerated excellence. And nothing less. And is owed a million thanks.

Julie and Mark Rowen are the Modern Couple one would love to be—with a perfect son, Luke, to match. And Karen and Ben Sherwood are inspirations in so many ways.

Kate White showed me that you can hold down a full-time job, raise two wonderful kids, and write books on the side. I still don't know how she does it.

To Mindy, Mark, Melanie, Dianne, and everyone else at Style and E! who helped bring *The Modern Girl* to life, thanks for believing in it the way you did.

To Richard, Michael, Lee, and my friends at CAA, thank you for letting me pursue a passion at a time when I'm sure you wish I'd been building a company.

My close friends Debbie Hutman, Clare Ramsey, Barbara Coulon, Catherine Stellin, Tiffany Ward, Melissa Thomas, Dana Oliver, Andrea Brokaw, Amanda Freeman, and Danyelle Freeman helped keep me honest and sane, and each provided nuggets I was amazed to learn.

Linda and Mitch Hart offer the kind of love and support every child dreams of. I'm so lucky to have found them. I only hope they didn't read the chapter on sex!

Dad, Beth, and Paul, unfortunately I still can't cook. . . . Thanks for tolerating endless Chinese food.

My mother-in-law, Jo, and sister-in-law, Pippa, helped me without making me feel inadequate. Pretty amazing. I'm lucky to have them in my life.

My brother, Michael, supports me in everything I do, everything I forget to do, and for just being me. Could a Modern Girl ask for more?

My children, Jack and Lilia, make being a modern mom far more important than being a Modern Girl. I love you.

Marcus. I could fill a book with acknowledgments to you. For love, support, for being my everything—and for always forgiving (and not noticing) my incompetence.

And to my mom, how I wish you could be here. I love you.

Introduction

All right, this is hard to admit, but I know very little. Well, that's not exactly true. I know a lot about finding a good job, getting ahead in business, and dealing with corporate politics. I've started and sold one successful company and someday may start another. I can tell you the designer must-have boots for the season—and which knockoffs look exactly the same. But I won't watch Nigella Lawson, Katie Brown, or any other kitchen maven because they terrify me, and I live in fear that my mother-in-law will recognize my complete failings as a wife and mother and encourage my fabulous husband to dump me for someone who majored in home ec. I dread the day my son asks me whether all families eat out of Chinese food containers three nights a week. So no matter how many promotions I get, no matter how adorable the family photos, no matter how witty my cocktail conversation, I will always feel like a failure.

And I'm not the only one. This new dirty little secret pervades women in their twenties and thirties. While my generation was being bred to be superwomen and shoot up the corporate ladder, no one bothered to teach us how to clean the ladder, fix the broken rungs, or look presentable when we reached the top. I blame my mother. Now,

mind you, she couldn't have been a better mother. She gave me confidence, an education, ambition, and unconditional love. She just refused to teach me how to iron ("Iron? That's what held women back!" she would say), or make a bed properly, or stock a pantry, or pick out a decent bra that fit.

Yet ironically, we motivated women of the new millennium are finding that while we know how to bring home the bacon, we don't have the slightest clue how to fry it up in a pan. And while I'm certainly not saying we want to backslide into the domestic misery of the fifties, there is a renewed emphasis on niceties like arranging flowers, creating a welcoming guest room, or having at least one recipe we can impress a date with. That's not even counting the triumphs we've achieved. We can buy our own jewelry (if only we knew how to not get ripped off), art (ditto), and insurance (but what does a gal *really* need?), and we're supposed to know how to change a tire (but isn't that what AAA's for?).

We're not trying to be June Cleaver. We're just trying to get by.

So enter *The Modern Girl's Guide to Life*. It's everything busy women need to know in one place. It gives answers to the questions you're too embarrassed to ask and most reference books assume you already know (yup, it takes three minutes to soft boil an egg, eight to hard-boil). It's information that can help you feel more refined, more in charge, more together. It's learning the basics—and just a bit beyond. It's giving you the shortcuts without making you feel as if you cheated (like putting a few drops of Clorox in a vase to help those flowers last longer, since no one really changes the water every other day). It's dispelling the myths that we need to abolish. (Did you know that you are not supposed to send a thank-you note if you've thanked the giver in person? Thank-you notes, according to Miss Manners, are meant to acknowledge gifts that have not been acknowledged . . . not waste time and countless forests.)

The Modern Girl's Guide to Life will let you cheat without getting caught—or even feel like you're cheating. It's about helping you juggle the demands placed on a Modern Girl gracefully, easily, and perhaps even confidently. It's knowing what to do whether you're entertaining, interviewing for a job, or trying to use a power drill. It's a combi-

nation of research from experts, advice from friends, tried-and-true secrets handed down through families and even a few things I knew on my own. It's living for dummies and living the best life you deserve. If nothing else, it will teach me how to be the Modern Girl I (and my mother) always hoped I might be.



CHAPTER 1

The Only Thing You Should **Ever** Fake . . . Being a Domestic Goddess

I'll admit it: The words "domestic goddess" give me a panic attack. Maybe it's because I consider myself a twenty-first-century career chick who's better at making spreadsheets than folding bedsheets. Or maybe it's because the idea of spending eight gazillion hours of my (nonexistent) free time fashioning swan-shaped soufflés and embroidered his-and-hers laundry bags just doesn't sound like a party to me.

The problem is I want to revive the traditions that made me feel at home as a little girl. I want my mother-in-law to know that her son isn't living one step up from a hostel, my children to realize that dinner doesn't have to come from a delivery boy, and my houseguests to enjoy staying with me, rather than balking, "No, really, Jane! We'll just stay at a hotel!" But the more I try to make my house the perfect example of domestic goddestry, the more befuddled I become.

Meanwhile, so many of my friends seem ridiculously "together" on the home front. Take my friend Brooke, for example. Every time I walk into her home, there are tuberose Diptyque candles burning, fresh flowers in clean glass vases in every room, and freshly folded towels in her bathroom . . . rolled in a basket, just like the B&Bs do

it. The second I sink into her (vacuumed) couch, she always offers me something freshly baked or freshly squeezed from her kitchen. Her pantry, medicine cabinets, and closets are perfectly organized (I snooped, sue me). And she doesn't just go into Martha mode when she knows company's coming over—her abode has looked equally abundant when I've dropped by unexpectedly. On top of that, she holds down a demanding nine-to-seven job at a law firm. I admit, all of that *je ne sais quoi* she had for chic living started making me feel resentful . . . and increasingly horrified to invite her and her husband to my own messy digs. That is, until the night I got it out of her over cocktails: She has a housekeeper. Twice a week. Who cooks. Everything.

So there you have it. Not all domestic goddesses are quite as savvy as they seem. It's fairly reassuring, no? Sure, some women are more naturally adept at keeping house than others (surely Brooke surpasses me). But what I've recently learned is that being a modern (aka "mock") domestic goddess isn't about doing it all: it's about taking shortcuts to give the impression of having it all. And all you need to do is get a little more organized, learn some kitchen basics, and cut a few corners here and there. Not only will these tips and tricks streamline your life, you'll probably feel just a tad more in control of your day-to-day. Because while a girl's identity doesn't revolve around playing little miss homemaker anymore (thank God!), knowing that you *can* do a flawless load of laundry, whip up a fabulous dish fast, keep your palace in order, nip a vino stain in the bud, and play hostess like a pro will give you confidence that you've got your *entire* act together (and will impress everyone, especially you). Here's your crash course in domestic goddestry.

Welcome to the Scariest Room in a Modern Girl's House . . . **the Kitchen!**

Let's face it: Our purses often contain more items than our fridges do. And when we do go to the kitchen to make a meal, our grub tends

to fall within the four basic Modern Girl food groups: booze, baby carrots, microwave popcorn, and leftover takeout. Now, there's a legit reason for it all—we're just too busy to cook up something elaborate. But if you know what to stock up on beforehand, and can get it all in one time-saving trip to the market, you may find yourself more inspired to let your inner chef come out to play.

Things You Need in Your Kitchen

No need to outfit the room like Williams-Sonoma or a five-star restaurant, but certain props and utensils will make a difference:

You Really Should Have

- Blender (skip the dicer-slicer—blenders can do most things)
- Dish rack
- Manual can opener
- Microwave
- Toaster oven (comes in handy if you need to cook two things at once at different temps)
- Timer (but many ovens and microwaves have them built in)
- Coffeemaker

Preparing/Cooking

- Cheese grater
- Chopping board^{*}
- Cookie sheet[†]
- Colander[‡]
- Garlic press
- Kitchen shears
- Knives[§]
 - 6-inch chef's knife (and ideally also a 4-inch pantry knife and an 8-inch knife, but it depends on how violent you get)
 - Serrated bread knife
- Measuring spoons
- Meat tenderizer

***MG TIP:** New information suggests that wood is better than plastic. Evidently the wood itself contains properties that help to kill bacteria. However, the one downside of wood is that you can't toss it in the dishwasher, so be sure to hand wash thoroughly.

†MG TIP: A Silpat goes over your cookie sheet and truly keeps everything from sticking. Buy one at www.amazon.com.

‡MG TIP: Skip the strainer—it's more important to have the big one.

§MG TIP: Don't put your knives in the dishwasher—it dulls them.

***MG TIP:** Plastic mixing bowls are easier to lift and pour, but if you're short on cash, buy decent ceramic ones that can double as serving dishes.

†MG TIP: I prefer Anolon pots and pans with handles and lids that don't get hot. That way you won't need an oven mitt every time you need to lift it off the stove. A good friend swears by stainless-steel pans that have hollow handles, which also don't get very hot. Try Target for good deals.

‡MG TIP: I also recommend getting a cast-iron skillet (the older the better). Cooking juices and grease sink in, adding flavor to whatever you cook next. If you're lucky enough to swipe your grandma's, you're golden. If you get a new one, cook something greasy like bacon or ham to help give it a head start. And don't even think of washing it; simply wipe it down with paper towels after use.

- Glass measuring cup for liquid measurement
- Measuring cups for dry ingredients (but you *can* live without these)
- Microwave-safe dish
- Mixing bowls (1, 3, and 5 quart)*
- Muffin pan
- Pastry brush
- Pots and pans†
 - Small saucepan (1½ quart)
 - Large saucepan (3 quart)
 - Large stockpot (8 quart)
 - Large roasting pan
 - 9 × 9-inch baking pan
 - Cast-iron skillet‡
- Rubber spatula
- Stirring spoons—one metal *and* one wood
- Slotted spoon
- Tongs
- Vegetable peeler
- Wire whisk

Serving

- Bottle opener
- Corkscrew
- Salad tongs
- Serving fork and spoon
- 2 large bowls (for pasta, soup, or salad)—ideally with lids
- 2 small bowls (for side dishes and condiments)
- Large tray (for serving meats or chicken)
- Soup ladle
- Salt and pepper mill

MG TIP: Plating your meal (putting everything on the plate before you bring it out) is a great way to avoid needing a lot of serving pieces and it also allows you to control portions (so everyone gets enough) and presentation!

Storing

- Wine stoppers
- Plastic wrap, wax paper, aluminum foil, and plastic storage bags
- Assorted plastic storage containers*

Extra Credit to Have Around

- Kitchen scale
- Vegetable brush
- Lemon zester
- Citrus reamer or hand juicer
- Meat thermometer

***MG TIP:** Go with one brand of plastic storage container. Otherwise you'll wind up with tops that don't fit bottoms, missing lids, and frustration. While you can put the bottoms of most plastic storage containers in the dishwasher, *don't* put in the lids. They'll get warped and will no longer fit.

MEASUREMENTS



No, we don't mean bust and height. These are all of those measurements you think don't matter, but actually do.

- 1 pinch = just under $\frac{1}{8}$ teaspoon (dry)
- 1 dash = 3 drops and just under $\frac{1}{8}$ teaspoon (liquid)
- 3 teaspoons = 1 tablespoon = $\frac{1}{2}$ fluid ounce
- 2 tablespoons = 1 fluid ounce = $\frac{1}{8}$ cup
- 4 tablespoons = 2 fluid ounces = $\frac{1}{4}$ cup
- 16 tablespoons = 1 cup = $\frac{1}{2}$ pint = 8 fluid ounces
- 2 cups = 1 pint = 16 fluid ounces
- 4 cups = 2 pints = 1 quart = 32 fluid ounces
- 8 cups = 4 pints = $\frac{1}{2}$ gallon = 64 fluid ounces
- 4 quarts = 1 gallon = 128 fluid ounces

How to Stock a Pantry

First things first: Keep your pantry cool—foods will keep longer and stay fresher. Ideally, it should be away from the stove and refrigerator motor. Store everything in airtight containers—plastic tubs are easiest—to prevent spillage and keep out bugs. Here's what you'll need:

MG TIP: Canned foods, salsa, maple and chocolate syrups, mustard, ketchup, tomato paste and sauce, pickles, olives, red pepper flakes, and chili powder should be refrigerated after opening. Pure honey and pure maple syrup, however, should *not* be refrigerated.

MG TIP: Every Modern Girl should have Wondra flour (comes in a 13.5-ounce shaker made by Gold Medal) in her cupboard. Just a few shakes and your sauce thickens up pronto.

Baking powder
 Baking soda (and no, they're not the same thing)
 Canned veggies
 Canned soups/beans/chili
 Canned whole tomatoes
 Chicken stock or bouillon cubes
 Chips, crackers, cookies, popcorn
 Chocolate chips
 Cornmeal
 Dried beans, peas, lentils
 Dried fruits
 Dry soup mixes
 Extracts: vanilla, lemon, almond
 Flour
 Herbs and spices (basil, chili powder, chives, cinnamon, cumin, mint, nutmeg, oregano, paprika, parsley, red pepper flakes, rosemary, summer savory, tarragon, thyme)
 Hot chocolate mix
 Nonstick cooking spray
 Nuts (except pine nuts, which should be refrigerated)
 Olive oil
 Pancake mix
 Pasta
 Pepper/peppercorns
 Rice
 Salt
 Sugar (white granulated, brown, *and* powdered)
 Syrups: maple, honey, chocolate
 Tea
 Tomato paste and sauce
 Worcestershire sauce

Cooking 101

What's a kitchen full of items if you don't know how to put them to delicious use? Here's a cooking terms cheat sheet to get you started:

Bake: Cooking in the oven by dry heat. For meats, it's called roasting.

Baste: To moisten food during cooking with pan drippings, water or sauces in the oven.

Blanch: To cook food quickly in boiling water on the stove, then take it off the stove and cool with an ice bath.

Braise: To brown in a small amount of hot fat on the stove, then add a small amount of liquid and cook slowly, covered tightly, on the stove or in the oven.

Broil: To cook by direct heat from above, usually in the broiler.

Brown: To cook meat on the stove at a high temperature to brown the outside before baking or sautéing.

Caramelize: To melt sugar slowly over low heat on the stove until the sugar browns.

Marinate: To allow a food to stand in a liquid to soften or add flavor.

Pan-broil: To cook, uncovered, in a hot frying pan on the stove top, pouring off fat as it accumulates.

Poach: To cook in hot liquid on the stove top so that food holds its shape (often done to fruit, eggs, or salmon).

Reduce: To cook a sauce until much of the liquid is evaporated.

Roast: See baking, above.

Sauté: To cook in a small amount of hot fat—such as butter or oil—on the stove.

Scallop: To bake a food, usually in a casserole with a sauce or other liquid.

Sear: To brown quickly over intense heat on the stove. The food will shrink but get fab flavor.

Simmer: To cook slowly in liquid over low heat on the stove. The surface of the liquid will show tiny bubbles.

Stew: To simmer slowly in a small amount of liquid for a long time usually in the oven.

Egg Basics for Brunch-Lovin' MGs:

Now that everyone's Atkins-crazy, eggs have risen in popularity as a protein-rich breakfast and brunch staple. They're also easy to hard-boil and eat on the go. Here are the basics:

MG TIP: To tell whether an egg is fresh enough to eat, place it in a pan of cold water. If it lies on its side, it's fresh. If it tilts on an angle, it's about three or four days past being put in the carton. If the egg stands upright, it's about ten days old. If the egg floats to the top, it is old and should not be used.

MG TIP: Stir the water while the eggs are boiling to help the yolks stay centered.

Picking Perfect Eggs

Eggs that are simply marked "A" or "AA" or "B," but do not have the USDA grade shield shown below, are not officially graded, and you risk getting lower quality. Avoid "B" grade eggs if you happen upon them, but for the most part you won't find them in a supermarket because of their relatively low quality.

Sneak a peek at the shells by opening the carton—the best eggshells should be dull-looking, not shiny or bright. Store eggs in the carton on a shelf in the refrigerator to ensure freshness. Their shelf life is just under ten days.

Boiling Eggs

Place the eggs in one layer in a saucepan and fill the pan with cold water to about one inch above the eggs. Put the pan over medium heat and bring the water to a rolling boil (which means it can't be dissipated by stirring), then reduce the heat and simmer for fifteen minutes. (If the eggs came right out of the fridge, let 'em cook two minutes more). Immediately plunge the cooked eggs into a bowl of ice water for two minutes to keep them from cooking further (and the yolks from turning an icky greenish color). Cool the eggs for twenty minutes on a paper towel. To peel, crack the egg gently on all sides, roll it between your hands to loosen the shell, and remove the egg from the shell. Boiled eggs left in the shell can be kept for up to one week in the fridge (don't peel them until you're ready to eat them).

Scrambling Eggs

Crack two eggs per person into a bowl. Tilt the bowl at a forty-five degree angle and whisk the eggs with a fork or wire whisk by making little upward circles. If you want to cut down on calories, crack a whole

egg into the bowl and add an egg white as your second egg. Add a bit of butter or nonstick cooking spray to your pan and bring to medium heat. Pour in the eggs, sprinkle in salt and pepper, and let set for one minute. Move a spatula around the edges of the egg, folding inward. When large pieces start to form, flip as much egg as you can with as few strokes as possible. Break up the eggs into smaller pieces (depending on your preference) with the flat tip of your spatula.

Poaching Eggs

Crack an egg into a small dish. Pour water four inches deep into a pan and bring it to a boil over medium heat. Stir the simmering water to make a swirl in it, and slip the egg right into the middle of the swirl. Turn the heat down a bit. It takes three to five minutes for the egg to cook, depending on how runny you like it. Remove the egg with a slotted spoon. Poach one or two eggs at a time.

Frying Eggs

Coat a skillet with butter or nonstick cooking spray and place it over medium heat. If you're using butter, wait until small bubbles form (otherwise, wait about five minutes). Add the eggs and season with salt and pepper. When the whites of the eggs are set and the edges look crinkly, add half a teaspoon of water per egg to the pan. This method is called steambasting and will help you to fry your eggs with a small amount of fat without drying them out. Cover the pan and cook until the eggs are done to your taste, (about three to four minutes). To make them sunny-side up, just don't flip the eggs. For eggs over easy, give 'em a flip, wait thirty seconds, and transfer from the pan to your plate.

Cooking Vegetables Without Turning Them to Mush

Cooking veggies perfectly is an art, and the trick, I've learned, is being a little premature. It's like a hot first date; you want to pull out before things get too steamy and well, *you* turn to mush.

MG TIP: It's easier to slice a hard-boiled egg if the knife has been dipped in cold water first. Egg also cleans off utensils more easily with cold water than hot.

MG TIP: When beating egg whites, add a teaspoon of cold water and you'll almost double the quantity of egg. Water will also make regular scrambled eggs fluffier; milk will bind the yolks and make them heavier.

MG TIP: When poaching eggs, add a little white vinegar and salt to the water to help the eggs keep their shape.

MG TIP: If you have an extra egg yolk or two, don't throw them away if you plan to bake anything within the next few days. Put them in a bowl with a little water over them and cover with plastic wrap. They'll keep for up to three days in the fridge.

Asparagus (six spears per serving, to serve four)

Hold both ends of a spear and bend; it will naturally snap where it's supposed to. Discard the tough ends. If you are serving superthick, tough asparagus, also peel the lower portion of the spear; it will be more tender. Lay the asparagus flat in a saucepan and add just enough water to cover. Turn the heat to medium and boil, uncovered, from four to seven minutes (depending on the thickness), or until the asparagus bends slightly. Remove and drain on a paper towel. Drizzle melted butter or fresh lemon juice over the warm asparagus. Or, serve them cold with your favorite vinaigrette. Personally, I recommend buying Newman's Own Vinaigrette dressing. Dressing isn't hard to make, but the bottled variety can be better and faster.

Broccoli (one and a half pounds, to serve four)

Cut off the florets and peel the stems so that the "trunks" look pale green. Boil, uncovered, two to four minutes, until tender but with a slight crunch. Remove immediately. For a finisher, sprinkle on three tablespoons fresh bread crumbs sautéed in one tablespoon butter, or toss in a hot sauté pan with one tablespoon olive oil and one large clove minced garlic.

Green Beans (one and a half pounds, to serve four)

Snap off the ends and peel the little strip that runs down the bean. Boil for five minutes or until just cooked through. Drain immediately and toss in a frying pan with one tablespoon butter, one teaspoon lemon juice, and $\frac{1}{8}$ teaspoon seasonings, such as chopped fresh dill or seasoned salt, to taste.

Spinach (two pounds, to serve four)

I know this sounds like an amount that even Popeye would cringe at, but trust me, spinach cooks down to nothing—each serving will be only about three quarters of a cup. Rinse the spinach in cold water in a colander set in the sink. Lift out and repeat until it's clean. Pull the stems from the leaves. Or, better yet, buy the prepackaged fresh spinach . . . the dirty work is done for you. But you should still give it a quick wash. Fill a large sauté pan with an inch or two of salted water, bring to a boil, and add spinach. Then cover and steam spinach for

one to three minutes over medium heat. Remove the cover and stir the spinach with a spatula to make sure all the spinach cooks. But *don't* cook it until it's a pile of dark-green mush. Toss with two tablespoons olive oil and two cloves minced garlic. Remember: Spinach shrinks to at least a quarter of its size when cooked, so use frozen spinach if you're not willing to buy bunches and bunches. But frozen spinach tends to be much mushier, so consider yourself warned.

Fabulously Fresh Fruits (okay, it's not cooking, but buying fruit can be tricky!)

If cooking vegetables right is like passing basic chem, really knowing how to buy and store fruit is akin to a degree in quantum physics. But nothing says domestic goddess like offering a perfectly ripened apple or a succulent peach to a visitor, who will assume you're a better judge of produce than your local farmer's market.

Apples

Make sure they feel firm and smell sweet. Keep them in the fridge in an open plastic bag. Apples will spoil ten times faster when kept at room temperature. Me? I'm a Granny Smith fan. They tend to be firmer, shinier, and, I think, tastier.

Bananas

You may not want brown spots on your body, but you actually might like them on bananas. They're sweeter when spotted with brown. Never store them in the fridge—their skins will discolor, but they'll stay unripe underneath.

Cantaloupe

Find the blossom end and press. If it yields to gentle pressure and smells like sugar, it'll taste wonderfully sweet.

Grapes

Make sure to pick 'em plump, with pliable stems. But don't wash them until you're ready to eat them. They'll last longer that way.

MG TIP: To speed-ripen green bananas, place them in a closed brown bag on the counter.

MG TIP: The blossom end is opposite the indentation where the stem once was.

MG TIP: Unwashed grapes stored in sealed plastic at the back of your fridge will last two to three weeks.

Peaches

Depending on your taste, the best peaches can range from fairly firm to a little soft, so you'll have to squeeze them to decide. Either extreme won't be too peachy. Ripen peaches at room temp in a loosely closed paper bag.

MG TIP: Wash the raspberries and blueberries and lay them out on a paper towel until completely dry. Store them this way and they'll last a lot longer.

Raspberries and Blueberries

As these usually come in boxes you can't open, the best you can do is grab a box from the back, as grocers put the newest produce there. Turn the box over to make sure no berries have been squashed or become moldy.

Tomatoes

(Yes, tomatoes are actually a fruit.) They're at their best when they give slightly to gentle pressure. Store them at room temperature, stem side up and out of direct sunlight.

MG TIP: Green tomatoes ripen in three to four days and are best if eaten one to two days after they are ripe.

Cooking Red Meat Correctly

Many of us shy away from preparing red meat because of the high potential for food poisoning. But if you follow these tips, you shouldn't have a problem:

- Buy a top-grade cut from your butcher, like USDA Prime, USDA Choice, or USDA Select.
- Buy a meat thermometer and use it *every single time*. You're more likely to find E. coli in hamburger meat than steaks, so don't skimp on putting your thermometer into your burgers on the grill. They should read at least 160°F in the thickest part of the patty. For medium rare steaks, your thermometer should read 145° to 150°F. For medium steaks, your thermometer should read 155° to 160°F. For medium-well, your thermometer should read 165°F. For well done, your thermometer should read 170° to 180°F.
- Thoroughly clean any surfaces that fresh meats are prepared on.

- Fresh beef is cherry-red in color. The darker the beef, the longer the meat has been sitting around.
- Thaw meats as quickly as possible in the fridge, and then cook them immediately.
- Meats should be stored in the fridge no more than three days in their original wrapper.
- Never refreeze meats, especially luncheon meats and hot dogs. They spoil more easily.

The Simplest Steaks

I suggest buying rib eyes; they're tender, delicious, and readily available. Simply place 4 steaks (5 ounces each) in a dish and rub them with olive oil. Sprinkle the steaks with salt and pepper and let stand at room temperature for 1 hour. Melt 2 tablespoons butter in a heavy skillet over medium-high heat (never cook meat on high; it will significantly decrease its nutritional value). Add the steaks to the skillet and sear on both sides, turning once. Continue cooking to your desired doneness, approximately 5 minutes per side for medium-rare.

MAKES 4

The Simplest Burgers

Combine 1 pound ground beef, 1 egg (optional), $\frac{1}{4}$ teaspoon pepper, $\frac{1}{8}$ teaspoon salt (optional), and 1 teaspoon Worcestershire sauce (optional) in a medium mixing bowl, using your hands. Form the meat mixture into four patties, each $\frac{3}{4}$ -inch thick in the center and at the edges. Spray a skillet with nonstick cooking spray and heat it over

MAKES ABOUT 4

medium-high heat. Add the patties and cook on both sides until they are medium to medium-well done (about 5 to 7 minutes per side for medium burgers). Remember to cook the burgers to at least 160° to protect against *E. coli*. The juices should run clear when you pierce meat with a fork.

Taste Tips for Red Meat

- Always cut meat across the grain when possible; it will be easier to eat.
- If you scorch meat, put it in a towel. Cover the meat and let it stand for five minutes before scraping off the burned spots with a knife.
- When reheating meat, place the pieces in a casserole dish with lettuce leaves in between the slices to keep the meat tender.
- Store meat in its own cooking juices.
- Place meat in white vinegar and oil (one part vinegar to two parts oil) as a marinade. This will make it more tender, as will adding canned whole tomatoes to roasts when cooking. When marinating all foods, be sure to keep them in the fridge.
- To keep bacon from curling in the microwave, place four strips between paper towels. It should be cooked in three to five minutes.
- To keep meatballs from falling apart while cooking, place them in the fridge for twenty minutes before cooking.
- The best herbs to use with red meat: basil, thyme, marjoram, summer savory, and rosemary.
- Never press down on meat with a spatula while cooking. This pushes all the juices out and dries out the meat.

Chicken for Chickens

So many of us MCs count poultry as a main staple in our diet, yet we freak out at the thought of preparing it ourselves. Here are some basic safety tips before you get started:

- Never buy a chicken on Monday. It's likely you'll get one that's been sitting in the store over the weekend.
- To thaw anything from a frozen whole chicken to a breast, unwrap and place your frozen meat in a pan of cold water with at least a quarter cup of salt added. In order to keep the chicken immersed in the water (the chicken will eventually float to the top), you must cover your pan with a heavy lid. If you don't have a lid, thaw your chicken in a large bowl, cover with a portable cutting board, and weight it by placing a paperweight on top. (Just be sure to wash the cutting board and bowl thoroughly after use to protect against salmonella poisoning.) The flavor will be improved and the chicken will taste cleaner. Thawing time will vary depending on the cut of meat—about three to four hours for a whole chicken, and one hour for a breast. The chicken *must* be kept in the fridge while it thaws.
- After working with raw poultry, wash your hands, the utensils used, and the surface with hot soapy water before placing any other food on it. Poultry can be contaminated with a number of bacteria.
- Use separate cutting boards for vegetables and raw meat. If you don't have two, scrub the board with hot soapy water before chopping veggies.
- The USDA recommends inserting a meat thermometer into a whole chicken and eating it only after it's reached 180°F. Bone-in chicken parts should reach 180°F as well, and a breast should reach 170°F. Chicken should always be thoroughly cooked.
- Chicken will keep longer in the fridge if it is rewrapped in wax paper instead of the plastic wrap used at grocery stores.
- Fresh packaged poultry should be frozen or refrigerated and eaten within two days.

The Simplest Chicken Breast Recipe Ever

MG TIP: A lower cooking temperature over a longer period of time will produce a juicier chicken.

To tenderize the chicken, wash your hands, place plastic wrap over the boneless, skinless breast meat, and press down with your hands. The plastic wrap will provide a more stable surface for your hands than will a slippery chicken breast and will also lessen the chance of salmonella contamination. Sprinkle the breasts with $\frac{1}{2}$ teaspoon salt and $\frac{1}{4}$ teaspoon pepper. In a nonstick skillet over medium heat, heat 1 tablespoon vegetable oil and 1 tablespoon butter. Add the chicken breasts and cook 4 minutes on each side. Insert a meat thermometer into the thickest part of the chicken breast. A chicken breast will be safely cooked at 170°F. If you don't have a meat thermometer (which I highly recommend purchasing), pierce the center of the breast with a knife, fork, or skewer. If the juices run clear, the breast should be done. If the juices run pink, it isn't done. Also, a skewer, knife, or fork will be easier to push in and draw out of the breast if it is cooked thoroughly. Add your favorite lemon-caper sauce or cut the chicken into chunks and add to a green salad or to a Caesar Salad (page 20).

Microwave Chicken

Hey, sometimes a girl just feels low maintenance, and that's where the microwave comes in. Remove and discard the skin. In a shallow microwavable dish, arrange the chicken breasts with the meatier parts toward the outside of the dish. Brush the chicken with barbecue sauce if desired (I personally love Stubb's). Brush the chicken with 1 tablespoon melted butter or olive oil. Cover with wax paper and microwave. I recommend about 8 minutes for two breasts (rotating the dish halfway through if your microwave doesn't have a carousel), but be sure to keep a close watch. Cooking times will vary depending on the power of your microwave and the thickness of the breasts. Sprinkle the chicken breasts with $\frac{1}{2}$ teaspoon salt and let them stand, covered, for 5 minutes before serving.

Oven-Roasted Chicken

Serve this chicken with rice and sautéed vegetables.

One 3 1/2- to 4-pound roasting chicken (not a fryer)

1 tablespoon Dijon mustard

1/2 tablespoon herbes de Provence, crushed

Garlic salt

Pepper to taste

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Preheat the oven to 375°F. Remove the giblets package from the chicken. Rinse the chicken in cold water and dry it with paper towels. Rub the skin with the mustard and sprinkle it inside and out with the herbs, garlic salt, and pepper. Hook the wing tips under the back (as if you're folding them underneath its body) and place the chicken breast side up on a roasting rack in a shallow roasting pan. If you have an ovenproof meat thermometer, insert it now into one of the inner-thighs, near the breast of the chicken but not touching the bone (otherwise you will want to insert an instant-read thermometer into the same place at the end of the cooking time). Roast about 1 hour or more, until the thigh feels tender when pierced with a fork. Check the thermometer or insert your instant-read meat thermometer. The internal temperature should read 180°F. Using poultry shears, cut the chicken into four pieces. This will give you two breast/wing combos and two thigh/leg combos. Throw the back away (the back has very little meat, and most Modern Girls choose to discard it). Arrange the chicken pieces on an ovenproof platter and return to the oven on low to keep warm.

MG TIP: Try free-range chicken. They're fed natural grains and allowed to run free, unlike regular chickens, which are caged and pumped with growth hormones. On the package, look for the label "natural grain-fed."

Preparing Primo Pasta

Woman cannot live by eggs, veggies, and meat alone. Well, maybe she can . . . but when a deep-seated carb craving kicks in, pasta is pretty much the most easy, economical, satisfying dish you can imagine.

The trick to perfect pasta is cooking it al dente—until it is tender but still chewy. You're looking for it to be a little chewier than you may be used to. Why? Because the water (and the sauce you'll add) is so hot that the pasta will keep cooking even after you've turned off the stove.

MG TIP: You may have heard it's correct to rinse the pasta under cold water, but for the best flavor, don't! Pour it into a colander and give a few good shakes to get all the water out. Cooked pasta will keep refrigerated for up to twelve hours. After that its flavor may sour.

To serve six people, you'll need 1 pound of dried pasta and 5 to 6 quarts of water. Bring the water to a boil in a large pot (try to get one with a strainer insert). Add 1½ tablespoons salt. When the water reaches a rolling boil (remember, that means it can't be dissipated by stirring with a spoon), add the pasta. If the boil turns to nothing, cover the pot to crank up the heat. Cooking time varies with the pasta's shape, so check the package for specifics. The best way to know when the pasta is done is to try it yourself. By the way, that whole theory about throwing spaghetti against the wall doesn't work. If it sticks, it's not al dente anymore.

How to Make a Killer Cream Sauce

Technically, a sauce made with butter, flour, and milk is called white sauce. It's more commonly called a cream sauce, regardless of whether it actually contains cream. It is used for creaming foods like vegetables, fish, and chicken and as a base for other sauces.

In a small saucepan over low heat, melt 2 tablespoons butter. Add 1½ to 2 tablespoons flour and blend for 3 to 5 minutes, whisking constantly. Slowly stir in 1 cup milk or a combination of milk and light chicken stock or light chicken stock and cream. Bring the sauce to a simmer. You can add any of the following to the mix:

- Grated nutmeg
- 1 teaspoon lemon juice (fresh-squeezed is ideal, but bottled is fine)
- ½ teaspoon Worcestershire sauce
- 1 teaspoon sherry
- 2 tablespoons chopped parsley
- 2 tablespoons chopped chives

Whisk the simmering sauce until it is thickened and smooth.

Combine the cream sauce with your other ingredients just before it boils, so it doesn't become watery. An easy ratio to remember: Use about half as much sauce as vegetable, fish, or chicken.

Cooking 102: Three Easy, Impressive Dishes for the Cooking Phobic

Every Modern Girl should have a few easy recipes up her sleeve. Note: I stress the word "e-a-s-y" here because like most women after a hard day at work the only word I'm thinking of is *takeout*. But come on, there are only so many times you can say, "Order Number Thirty-four, two Number Elevens, and a Number Fifty-eight with orange sauce . . . yes, that'll be on the credit card," over the phone. It gets a little pathetic when they know your order as soon as they hear your voice.

So on those nights when you're feeling a little more industrious than usual, remind yourself, "Hey, if Jane can cook this, I sure as hell can," and try out one of these three dishes. You'll be able to prepare each of them in less than an hour. And if you goof and make a wrong turn along the way like I often do, chances are it'll still taste good.

MG TIP: If your sauce is too thick, slowly add a little more liquid (milk, water, or stock), whisking constantly until you get the right consistency.

MG TIP: If your sauce is too thin, cook it on low heat for a few minutes, stirring constantly, uncovered, until it thickens (this is called "reducing" or "cooking down"). If you get impatient, you can thicken the sauce with flour or cornstarch. (In a small bowl, place 1 tablespoon flour or cornstarch and 2 tablespoons cold water. With a fork, blend into a smooth paste. Add 4 tablespoons warm cream sauce and combine well. Pour the mixture into the original batch of sauce and whisk until smooth.) Cook over low heat, whisking constantly, until the sauce reaches the desired consistency.

Easy Dish 1: Fettuccine Alfredo

Here, you're putting your pasta skills and your cream sauce skills to good use. This is a delicious comfort dish any guy will love. Hey, he may even love it so much, he'll volunteer to do the cooking honors next time.

10 ounces fettuccine noodles
6 tablespoons (¾ stick) unsalted butter
1 cup heavy cream
1 ¾ cups grated Parmesan cheese
Sprinkling of ground nutmeg
2 tablespoons finely chopped chives
Pepper to taste

Cook the pasta noodles according to the directions on page 18 and drain. Set aside. Melt the butter in a large sauté pan over low heat and add the noodles. Add the heavy cream and stir 1 to 2 minutes. Add the Parmesan, nutmeg, and half the chives and continue stirring until the cheese is melted. Sprinkle the rest of the chives on top and serve. Easy.

Easy Dish 2: Caesar Salad with Parmesan Crisps

This salad is super simple and always impresses. It serves four—or two very hungry people

MG TIP: Never cut lettuce with a metal knife; it makes it wilt and taste funny. Either tear it or cut with a special plastic lettuce knife. Also, you can tear up your salad and wrap it in clean, damp dish towels the night before, dump it into the salad bowl the next day, and have a wonderful salad without the mess.

2 heads romaine lettuce
1 sourdough baguette (2 inches wide)
4 tablespoons extra-virgin olive oil or olive oil spray (for croutons)
Salt and pepper
Small block of Parmesan cheese
1 cup shredded Parmesan cheese
½ cup or more of Cardini's Caesar Dressing to taste

Preheat the oven to 325°F. Pull the outer leaves off the heads of lettuce and discard. Wash the inner leaves and pat dry with a paper towel. Tear the leaves into bite-size pieces and place in a large bowl. Cut the baguette into ¼-inch-thick diagonal slices. Brush both sides with olive oil, using 4 tablespoons total, or spray with olive oil spray.

Sprinkle the slices with salt and pepper. Lay the slices on a cookie sheet and bake for 5 minutes. Sprinkle the slices with the 1 cup shredded Parmesan. Bake 10 minutes, or until the cheese is melted. Set aside.

Pour your desired amount of Cardini's dressing over the lettuce and set aside. Cut ten Parmesan slivers from the cheese block and toss with the salad. Transfer the salad to plates and garnish with the Parmesan crisps.

MG TIP: To make this more of a main course, try adding some grilled chicken, shrimp, or even filet mignon to the top.

Easy Dish 3: Chicken Marsala

I love that this dish sounds so sophisticated, and yet it can all be made before a rerun of Friends is over. Serve it with the Caesar Salad recipe above.

4 boneless, skinless chicken breasts

1/4 cup all-purpose flour

1/2 teaspoon salt

1/4 teaspoon freshly ground black pepper

1 teaspoon dried basil

3 tablespoons olive oil

3 tablespoons butter

1 cup sliced fresh white mushrooms

2/3 cup dry Marsala wine

With a meat tenderizer, pound the chicken between two sheets of plastic wrap to 1/2-inch thickness. Combine the flour, salt, pepper, and basil in a small bowl. Heat the oil and butter in a large nonstick skillet over medium-high heat. Dredge the chicken in the seasoned flour mixture and set the first two breasts in the pan. Cook 2 minutes on each side, until lightly browned. Remove and set aside, then brown the second set of breasts for 2 minutes on both sides. Remove chicken and sauté mushrooms for 2 minutes. Place the 4 breasts that you've set aside back into the pan; add the Marsala wine, and stir. Cover and simmer for approximately 12 or more minutes, turning the breasts once at the 6-minute mark to ensure that all four breasts touch the bottom of the pan during cooking time. Check to see that

MG TIP: Invest in a meat tenderizer, there is really no good substitute.

the chicken is cooked through (no longer pink inside and the juices run clear). If you have a meat thermometer, each breast should register 170°F (because these are breasts and you've pounded the chicken so flat, they don't need to get hotter than this). Remember, breasts can be cooked safely at 170° while a *whole* chicken must be cooked to 180.°

Okay, well done. Now you have a few recipes for any emergency situation (and if you're daring, look for more extensive menus in chapter 2). But time to get out of the frying pan and into the dishwasher . . .

Cleaning Tips for Kitchen Slobs

And you thought *cooking* was the hard part. For every fabulous meal, there's a little scrub-'n'-scour aftermath involved. Here's how to deal so your kitchen doesn't look like a toxic wasteland:

Apply the Law of Immediate Damage Control

Spilled flour and milk on the floor while making your cream sauce, or a trail of Marsala and mushrooms on the stove top? The longer you wait to clean it off, the more it'll stick, which will make it hard to chisel off later (not to mention the fact that spills attract insects, ants, roaches, and bacteria).

Wash as You Go

Once you're done using something, rinse it and put it in the dishwasher. Sounds a little OCD, I know, but you're keeping the area clear for additional cooking and saving yourself time. If you don't have a dishwasher, at least rinse the pots and pans and stack them to the side. A good rinse at the time will save you a lot of scrubbing later.

Stash a “Product Bucket” Under Your Kitchen Sink

Half the time when I actually want to clean something, I realize my cleaning products are in a gazillion different places. It’s easier to group them all in a bucket or other plastic container under the sink in your kitchen, and another in your bathroom (more on that later). A bucket can do double duty to hold the water and soap when you mop the floor.

Cleaning Products You’ll Need

- An all-purpose spray with antibacterial ingredients, like Formula 409
- Windex (for windows, glass coffee tables, and mirrors)
- Pledge or Old English (to clean polished wood surfaces—an all-purpose cleaner will leave ’em looking dull)
- Pine-Sol or Mr. Clean (to clean tile or linoleum floors)
- Murphy’s Oil Soap (to clean wood floors . . . other cleaners will strip it)
- A sponge mop
- Oven-cleaning spray
- Clorox bleach
- Rubber gloves, sponges
- Dishwashing detergent

MG TIP: Run out of cleaning spray and have guests coming over pronto? Make your own household cleanser with 1/4 cup white vinegar, 1/2 teaspoon liquid soap, and 2 cups of water. Pour mixture into a spray bottle and spritz away.

Soak Stubborn Pans the Right Way

Sometimes stains get so stubborn even scrubbing them immediately doesn’t cut it. A little trick is to boil your pans clean. Put them back on the burner with hot water up to the level of the stains and add a few drops of dish soap. Bring them to a boil, turn off the heat, and leave them until after dinner. Put them in the sink, add a little soap, and scrub with a wire sponge. The crud should come off.

Keep Your Fridge and Your Food Fresh

You may be saying to yourself, “Wait, it looks pretty clean, doesn’t it?” But the truth is, invisible germs from spills, molds, and old foods can

MG TIP: Don't store easily perishable items like milk in the refrigerator door (the warmest place in your fridge). Instead, store condiments and nonfood products (such as film or suntan lotion) in the door.

MG TIP: Leave eggs in their container, not the fridge egg bins, where they'll spoil faster. Also, the carton has the expiration day printed on it.

MG TIP: Don't go *Basic Instinct* on your freezer and chip at it with an ice pick—it can puncture the lining of your freezer. And tempting as it sounds, don't use your hair dryer to melt the ice. Electrically shocking yourself isn't worth it.

MG TIP: Clean out your ice bin every month or so. Mold can grow even in there!

contaminate your fridge and the fresh foods you stock it with. Plus, odors can ruin foods as well. So every two days, go through your fridge and throw out any fruits or veggies that have rotted (one spoiled item will rot the whole bunch). Chuck all leftovers that are more than three days old.

Also get in the habit of washing your fridge once a month. Put all perishable items onto one shelf and move all other items to your countertop. Remove drawers and shelves and wash them in hot, soapy water. Next, unplug your fridge (not with wet hands!). Wash all the walls and surfaces with hot sudsy water and wipe them down with a dry cloth. If you have any mold in your fridge, add chlorine bleach to your water-soap combo ($\frac{3}{4}$ cup of bleach to every gallon of H_2O). It'll both clean and deodorize your fridge.

Manage Your Arctic Freezer

Most modern freezers that are labeled frost-free don't need to be defrosted. Here's how to defrost a freezer that needs it—when ice builds up to a quarter to a half inch thick.

- Turn the freezer off (the switch may be inside the fridge).
- Put all food from the freezer into an ice chest or cooler with bags of ice.
- Remove the ice in the freezer compartment by putting a bowl of hot water in the freezer and closing the door, then checking for melting ice after an hour. Repeat until the ice is gone.
- Pick up the ice pieces with a dishcloth as the ice melts (grabbing it bare-handed could cause it to stick to your skin) and drop it into the sink.
- Once the freezer is cleared of ice, use a sponge or a dishcloth and a bowl of warm water (no soap!) to thoroughly wipe out the inside of the freezer.
- Turn the freezer back on, close the door, and let it run for ten to fifteen minutes before returning the food to the freezer.

Cleaning Other Parts of Your House in a Flash

Let's face it: There's nothing really *fun* about keeping your kitchen—or the rest of your pad—in order. But the more efficient you are about it, the more free time you'll have to do the other things in life that you *do* love. (And you'll be less likely to have an anxiety attack when guests mysteriously drop by.) So stop procrastinating! Here are a few tips and tricks to get you started:

Clean in Small Bursts

Are you a crash-cleaner, waiting until the last possible minute when you have one thing left or the dishes have piled up so high you can barely turn on the faucet? Then you wind up spending hours—or even an entire weekend—playing catch-up? I'm totally with you. But what I eventually realized is that cleaning is like exercising—you'll get the best results if you do a little bit of it a few times per week. I like to make deals with myself that I won't go to bed with clothes on the floor or dirty dishes in the sink. Even if I just rinse them and put them in the dishwasher, I've still cleared a visible space in my kitchen. If you're a morning person, do a mini-cleanup before you have your first cup of coffee. Soon it will become a habit.

Group Things Together

A mess is always easier to attack when you divide things into piles. For example: newspapers/books/bills; purses/shoes; dirty clothes/towels/blankets. Start with the smallest pile first so that you don't get overwhelmed.

Have Blind Ambition

Put your hand in an old sock, spritz some all-purpose cleaner on it, and go over the slats of the blinds with your thumb and forefinger.

Be a Sucker

The most satisfying way to get rid of dirt is vacuuming both hardwood and carpet—and it saves you from having to wash your floors as often. Go through every room of the house, including the furniture cush-

MG TIP: Make sure you change the head or adjust the setting (depending on the model) of your vacuum cleaner before switching from hard surfaces to carpeting. Using an oscillating brush on hardwood floors just scatters the dirt around, and using a hardwood attachment on carpet is way too much work.

MG TIP: Don't forget to change your vacuum bag when it gets full. If it's too clogged up, it won't suck up the dust. It's also not a bad idea to get your vacuum serviced every year for optimal performance.

MG TIP: Turns out your sponge could be the dirtiest thing in your house, storing bacteria from everywhere. Wash it in the dishwasher or microwave it for sixty seconds every night. Too lazy? Splurge for a new sponge pack every few weeks.

ions. In a rush and can't do everything? Go for the corners of the room—that's where dust bunnies like to hide.

Get Fakeout Polish

Wood polish like Old English instantly makes beat-up tables look like new, and putting it on will remove dust at the same time.

No time for cleaning? Just this once, if guests are coming over, spritz a lemon-scented cleaner (lightly) in each room. Just the scent of a cleaner might make your guests think you spent hours scrubbing.

Easy Clothes-Cleaning Tips for Super-Busy Chicks

No matter how careful you are in the kitchen (not to mention other rooms of the house), sooner or later you're going to have to do laundry. And nothing says domestic goddess like knowing how to take primo care of your clothes. Why bother having your home look great if you're wearing a blazer with a missing button, or you have Merlot eternally dribbled down your cocktail dress? It's not about spending loads of time anally laundering your wardrobe (not much fun in that), but rather, learning some of the basics that will save you time, money, and the humiliation of walking around with an outfit that screams, "I shop in the sale bin at Loehmann's."

Washing and Drying for Dummies

Some of the biggest mistakes you can make with clothes don't happen while you're wearing them, but when you're trying to clean them. I've been known to dye an entire load of white towels periwinkle . . . and to turn my favorite beautiful silky bra into something so shredded, it looked like I'd bought it at an S&M parlor. On both counts, my mistake happened because I was impatient. I threw the white towels in with new navy ones (Who needs two loads? I lamely thought) and threw my lacy black bra in the washing machine—on *hot*—without a lingerie bag. My lesson? Taking a little more time up front saves me more time and grief in the end. Now I have it down to a science:

Separate

Rule number one: You have to keep the darks away from the lights. Period. There's no way around this. I usually do three batches: one of whites, one of lights, and one of darks. Lights can be anything from pinks to light grays—things that won't bleed into each other if you wash them in warm or cool.

Lingerie Bag It

If you're *so* not a fan of hand-washing your underwear—bras, hose, and camisoles (which really is the best tactic, by the way)—invest in a zip-up mesh bag that can safely hold your personal items while you wash them with the rest of your load. It acts as a buffer between the delicate fabrics and the inside of the washing machine.

Use the Right Temps

Choose the hottest wash temperature the fabrics can stand without shrinking, fading, or getting damaged. The hotter the wash, the better the soap will clean the fabric. But it will also cause more fading, bleeding, and shrinking. Whites and pastels should be washed in hot (unless they're delicate, in which case warm). Colors and sturdy darks should be washed in warm. Delicates and darks that bleed should be washed in cool. (But don't wash delicates and bleeding darks together; run two separate loads.)

Pick the Perfect Cycle

Your clothes will come out a lot better and fresher if you know which way to turn the dial. Although washers vary, here's a basic guide:

- **Regular:** This cycle is accompanied by a hot wash and a cold rinse. It's for heavily soiled items and sturdy cottons and linens—towels, T-shirts, jeans. But it's not great on everything; this vigorous wash can wear down more delicate clothes over time.
- **Permanent Press:** This cycle uses a shorter agitation period and shorter spin cycle than the regular cycle. It's great for synthetic fibers (besides the ones listed under "delicate cycle"). It's paired with a warm cycle and cool rinse plus a final cold rinse to protect the colors.

MG TIP: When you're washing a brightly colored item (like bright red or denim) for the first time, wash it by itself, or in cold with the darks. Otherwise, the fresh dyes on the material may bleed.

MG TIP: If you're doing a couple loads of laundry, wash the items that take longest to dry first (comforters, towels, denims).

MG TIP: Have problems with pilling (rough little pieces of fabric coming up on your clothes)? Turn your garments inside out before you wash. Also, use a little more water than you normally do so clothes can move more freely instead of rubbing against the side of the machine.

MG TIP: Fabric softener does make your clothes feel softer; but use it only every two or three washes so that it doesn't leave an oily residue on your clothes. (If you do get oily residue, wash your clothes again with detergent only and let it soak on the "soak" cycle. Then put it on rinse cycle twice.)

MG TIP: If the stain is still there after you've laundered the item, retreat it and wash it again. Just make sure you don't put it in the dryer until you see the stain is gone—heat from the dryer will set stains.

- **Delicate:** This cycle has the shortest agitation time, slowest spin cycle, and coolest temperatures to keep your fabrics from falling apart. Use DC for machine-washable silk and wool, viscose rayon, acrylic, and acetate, lace, and sheer and loosely knitted fabrics. Cooler temperatures are often best.

Fill Before You Dump

Fill the machine with water and add the detergent before you pile in your clothes. If you put in the clothes first and then fill the machine with water and detergent, it will distribute unevenly and you may get blue spots on clothes where the detergent sat too long. If you're adding bleach, also do so in the filling stage.

Pretreat

Wait, stop! Before you even think of putting your threads into the washing machine, use a stain remover like Shout or Spray 'n Wash on your soiled clothes. They'll help release stains while you're laundering your clothes. You can pretreat items as you're sorting them and going through pockets. That way, it'll have a few minutes to absorb into the fabric before you toss it in the washer. It really doesn't need to sit on it longer than that; it'll just dry out. And never stain treat anything overnight, because it could bleach the fabric. Before applying your pretreat, first test it on an out-of-sight place on your shirt, like the inside back seam, to make sure it doesn't damage the fabric or color.

MG TIP: There are a few kinds of stains (such as lipstick) that get *spread* by water—so you have to sponge them with a "dry spotter" like Carbona and K2r. These contain a nonwater-based solvent that lifts the stain out without setting it. K2r can be found at hardware stores, such as ACE Hardware and True Value (800) 383-8201. To find a retailer that carries Carbona, go to www.carbona.com.

THE SMART CHICK'S STAIN CHART



One of the most stressful things is when you spill something on an item you care about—whether it's clothes, carpet, or a couch—and you're stuck in limbo wondering what the heck is the right thing to get it out. Hot water? Cold water? Prayer? Here are the most common stains and how to remove them, courtesy of the *Stainbuster's Bible*, written by stain-fighting expert Don Aslett. I recommend picking up the book for even more useful info:

- **Beer:** Blot up all you can, and sponge the spot with a mild white vinegar and water solution (always 1 part vinegar to 4 parts water). Rinse with lukewarm water and apply digestant paste such as Biz, Wisk, or Era Plus. (Digestants contain enzymes that “eat” protein stains; never use them on wool or silk.) Let it sit for 30 minutes, then rinse with warm water. If it's a dry-cleanable item, you're better off taking it to the pros.
- **Blood:** Keep the stain wet. Blot out fresh blood, then soak in cold salty water or rinse out under the cold-water tap, then do a cold-water wash. For dry cleanables, carpets, and mattresses, sponge cold water onto the spot. (A friend of mine swears by putting salt on the carpet plus cold soda water.)
- **Chocolate:** Scrape and blot as much as you can without grinding it into the fabric even more. Apply absorbent (cornstarch or talcum powder) to soak up as much of the grease as possible, wait 15 minutes then scrape off, then sponge the stain with a dry spotter until no more chocolate comes off. Then soak it in digestant—unless it's silk or wool—and launder it in warm water.
- **Coffee/Tea:** Blot with a clean cloth, and sponge with cool water. Apply pretreat and launder in warm water—air dry. If it's a dry-cleanable, sponge with a wet spotter (a mixture of detergent, solvents and chemicals; buy it at the drugstore) and a few drops of vinegar, then flush with cool water and pat dry. Just make sure not to use ammonia or heat—that will set a coffee stain.
- **Fruit Juices:** If the fabric is durable (white; colorfast cotton or linen) turn the item over and pour a quart boiling water through the stain from a height of two to three feet. If the fabric won't tolerate boiling water, rub it with a fresh-cut lemon or lemon juice, rinse with water, and air-dry.



continued

- **Grass:** Sponge with alcohol (test it first). If the stain's still there, soak it in digestant for twenty minutes, then launder in warm water with as strong a bleach as the fabric can take.
- **Gum:** If the gum is soft, remove as much of it as you can, then freeze it with "gum freeze." It's an aerosol spray you can pick up at a janitorial supply store. Or, simply use an ice cube. Rub the dull edge of a butter knife over the cold gum so it breaks up in crumbs. (Got it in your hair, too? Try peanut butter . . . then shampoo your hair.)
- **Ink, Ballpoint Pen:** Sponge with water, blot, spray it with cheap hair spray and blot it through a cloth. Do this until no more pen color is coming off. Then apply laundry pretreat and air-dry.
- **Ketchup/Barbecue Sauce:** Scrape off the stain, blot, and sponge with cool water. Put on pretreat (like Spray 'n Wash), rinse, and launder in warm. Stain still there? Sponge it with a solution of white vinegar and water (1:4 ratio, remember), and rinse again. If it's a dry clean item, sponge it with cool water and let it dry. Then sponge it with a dry spotter.
- **Lipstick/Makeup:** Blot with a dry spotter, and make sure to change your blotting cloth often so you won't spread the stain. Work in a little vegetable oil, mineral oil, or shortening, let it sit fifteen minutes, and blot again with dry spotter. Sponge remaining stain with wet spotter and a few drops of ammonia, then apply pretreat and launder in warm water. (Baby Wipes can also work wonders in a pinch).
- **Liquor:** Use wet spotter or undiluted neutral detergent (like Ivory dish soap) along with a few drops of vinegar. Launder in warm water.
- **Lotion:** Apply laundry pretreat, then smear the spot with petroleum jelly and wash in hot water. But for delicate items like silk, take to a dry cleaners. For upholstery and carpet, apply dry spotter and blot until the stain is gone. Sponge with neutral detergent solution and rinse.
- **Nail Polish:** Scrape as much as you can off. For acetate, rayon, silk, and wool, take it to a dry cleaner. For other fabrics, put acetone or nonoily fingernail polish remover (in a test spot first). Flush with dry spotter and air dry.
- **Soy Sauce:** Blot up all you can and sponge with cool water, then a mild vinegar solution, plus pretreat, and launder in cool water.

continued

- **Vomit:** Modern Girls have their rough days . . . and sloppy party guests. Quickly scrape and blot up all you can, then flush the spot with water. If the item is washable, soak it in a solution of one quart warm water to one teaspoon neutral detergent and two tablespoons of ammonia. Scrape to loosen the stain if the fabric will tolerate it. Rinse with cool water. If the stain remains, soak it in digestant 30 minutes to an hour, then launder in warm water. Dry-clean item? Let the pros handle it. If the vomit is on upholstery or carpet, sponge on water liberally and blot it back out with a bacteria/enzyme digester (it eliminates organic waste by eating it). Ask the salesperson at a pet or janitorial-supply store to find it for you. This also works on pet stains on your carpet. Just be advised: you can't use it on wool or silk.
- **Wine:** Blot first, then sponge with cool water. For sturdy fabrics, rub salt into the stain, and treat with the boiling water method you use for fruit juice stains, above. If the fabric can't take boiling water (whether it's dry-clean or not), sponge it with a wet spotter and a few drops of vinegar. Rinse with cool water. If the stain's still there, sponge with rubbing alcohol (if the fabric is acetate, dilute with equal parts water). Let it sit for thirty minutes without drying, then rinse with cool water. Another trick: Simply pour salt over the stain, ground it in a bit, and let it sit for a few hours. Then, treat with Stain Stick or Spray 'n Wash and wash normally. If it's a carpet spill, blot immediately and cover with a generous handful of salt. Let it sit overnight, then vacuum up the salt.

To Bleach or Not to Bleach . . . That Is the Question

Bleach can be a very effective stain remover for whites, but you can't use it on colors. Instead, go with a detergent that simply has "Color-Safe Bleaching Action." You also can't use bleach on the following fabrics: silk, wool, Spandex, permanent press, or fabrics treated with flame-retardant resins. If you *are* working with a bleachable material, remember the following:

- Always pretest diluted chlorine bleach before using it on a part of the garment that isn't easily visible.
- Check the labels on your clothes—some whites cannot be bleached.

MG TIP: When in doubt, leave stain removal to the pros, and take your item to a good dry cleaner.

MG TIP: I'm a big fan of Shout Wipes. These individual mini-wipes can remove stains easily, and you can bring them anywhere. But always remember to test a spot before you use them.

- Never mix bleach with another cleaning chemical, like ammonia. It can have toxic effects.
- Always dilute bleach—with four parts water for sturdy fabrics; eight parts water for delicate ones.
- Rinse right after you bleach an item.
- Bleach the entire garment, rather than just the spot, so you'll avoid a color change.
- Keep your eyes and hands well protected. Bleach is harmful to the skin and can even cause blindness.

MG TIP: If your DRY CLEAN ONLY garment is not dirty, but just a little bit smelly and wrinkled, refresh it with a few sprays of Febreze and your favorite brand of wrinkle spray.

How to Save a Mint on Dry Cleaning

I used to dry clean my whole closet because I was too scared (and lazy) to do otherwise. But here's a little trick I learned: Just look at the tags on your garments. If it says DRY CLEAN ONLY, go ahead and send it off to the pros. But if the label simply says DRY CLEAN, you can go ahead and hand-wash the item—yep, most cashmere, silk, silk blends, rayon, and linens can be hand-washed.

To wash, fill your sink or tub with cool water and a capful of Wool-ite. Let it soak, and rinse thoroughly in warm water. Tops should hang dry; sweaters should be laid flat to dry. Once I realized that most of the sweaters in my closet could be hand-washed, I started saving money, and my sweaters started feeling softer because they were sans chemicals. Also, washing gets rid of smoke and other odors better than dry-cleaning can.

You can also cut professional cleaning costs by dry-cleaning at home with your own kit. Though home dry-cleaning kits are not the best for getting out big stains (leave that to the pros), they're great at removing odors and are more eco-friendly and less chemical-laden than the regular dry-cleaning process. Home dry-cleaning kits, such as Dryel (www.dryel.com), come with several cleaning sheets and dryer-safe plastic bags. They are safe for sweaters, blouses, suits, dresses, slacks, skirts, jackets, scarves, vests, small blankets, and pillows. You just open up a dry-cleaning sheet, place it in the bag with one or more garments, and throw it in the dryer for ten minutes. Presto. Remove your clothes from the bag and hang them up immediately to prevent wrinkles.

Ironing . . . Instant Botox for Clothes

I know, I know—just the word *iron* sounds hopelessly time-intensive. But you can get more wears out of your clothes (i.e., less time washing and hauling things to the dry cleaners) if you learn how to iron efficiently.

Finding the Right Board

Make sure your board is at the correct height—level with your hips so you're not slouching. Adjust it so that whether you're sitting or standing, you can place your palms on the board without bending your knees.

Temperature-Setting Tips

Use the right temperature setting by checking the labels first for the manufacturer's suggestions. Here are a few rules to go by: For man-made fabrics (such as acetate and acrylic) use the coolest setting suggested. For silk and wool, use a warm setting. Iron cotton and linen on a hot setting.

Ironing Order

1. First iron all parts that have a double-thickness—ties, bows, collars, sleeves, pockets, and so on. They will wrinkle less quickly than larger, thinner areas like shirt backs (which you should save for last).
2. Iron outward in a slow up-and-down pattern on major areas, pressing harder on the forward motion than the return one. Do not move in circles—that will stretch the fabric. And don't press too hard. The heat and steam should do all the work.
3. Move backward on shirts. For button-down shirts, iron the reverse side of the button row first, because it will give it a smoother line. Iron the wrong side of a shirt collar first (the backside) and then the front for less wrinkling. For pockets and cuffs, do the wrong side first.

MG TIP: Begin ironing with those items that are to be ironed at the lowest temperatures and end with the ones that need the hottest settings.

MG TIP: Ironing works best on slightly damp clothes—if they're too dry you'll scorch and yellow your garments. Keep a spray bottle or damp bottle at hand for spot dampening.

MG TIP: Never iron over buttons, zippers, or snaps—move around them instead with the nose of the iron. For delicate buttons, try using a spoon to protect them and iron the surrounding area.

Mastering Pleats

Love having perfect pleats, but can't manage making them? To iron a pant leg or skirt with pleats, pin them in place first (you can pin them to the ironing board cover with stickpins). Holding the pleats taut against the iron pressure, move in long strokes, from waist to hem. If this seems really overwhelming, take your garment to the dry cleaner.

Shine-Free Finish

Avoid shiny spots on your delicate clothes by placing a clean towel (or pressing cloth, which can be found at drugstores) over your clothes. If shine develops, wipe lightly with a damp cloth.

Tricky Fabric Fixes

For silks, rayons, velvets, and corduroys, iron these fabrics inside out. For ruffles and gathers, hang the garment up and use a vertical burst of steam from your iron (or a hand steamer). If the clothing is lined, turn it inside out and iron the lining first.

Solving Button-Popping Nightmares

For a good three months, I walked around with the southernmost black button missing on my Michael Kors skirt because I was too daunted to stitch on a button. Hell, I even *stapled* the skirt together at one point. But it's really not hard—and you certainly don't need a sewing machine to do minor button surgery.

MG TIP: Once you thread your needle, decide if you want your thread to be “double-thick” or not. I usually like to double the thread when sewing on buttons so it's stronger. Just knot both loose ends together.

Pick the Right Thread

As a general rule, use strong thread that is slightly darker than the fabric you'll be stitching on, as thread appears a little lighter off the spool. Use thinner thread on flimsy fabrics and super-thick threads on denims. Remember: the thicker the cloth, the thicker the thread. Also keep in mind you need a stronger needle for stronger fabrics.

For a Four-hole or Two-hole Button

Close the buttons above and below the missing button area on the garment so you have a clean line to work with. Anchor the thread to the right side of the material with some little stitches—yank on it a lit-

MG TIP: Never work with a line of thread that's longer than the length of your arm.

tle to make sure it's in place. Now place your button where you want it to go. Insert the needle into one hole of the button from the *wrong* side. Then insert the needle into the other hole on the button's right side, passing it through to the wrong side of the garment. Repeat five times, making sure never to sew over the edge of a button (a dead giveaway that you're a novice). When the button is on tight, draw the needle through to the wrong side of the garment, and secure with several tiny stitches, one on top of the other. Cut the thread and you're done. Also, never pull the thread too tight. You need the button to have a little give to ensure it will fasten correctly.

Hemming Pants Like a Pro (without even sewing)

Okay, this is the kind of trick I love, because truthfully, I'll probably never be great at hemming pants (nor do I want to spend the time stitching). All you need are a pair of scissors, fusion tape (find at any notions or mega-supply store), and an iron. Let's say you want to update those pegged pants from the eighties to cute, summery capris, or your calf-length skirt into a mini. Simply cut the material to the length you want (always err on the long side). The beauty of this trick is that you don't even have to cut perfectly straight, because you'll be folding it over. Next, apply your fusion tape on the underside of the garment, fold over to make a neat crease, and iron over it on warm to seal. Let it cool, and iron once again. Your hemline will stay in place, even in the washing machine. But avoid sheer fabrics like chiffon or silk—while the fusion tape may not show through, it might look a little bulky. Better to bring those to the tailor.

MG TIP: When you notice a button is coming loose, reinforce it by stitching over it with thread before it falls off.

MG TIP: Never, ever throw out the extra buttons that come with clothes. I like to keep them in a small velvet box in my cupboard, so I'll always have a spare. If you're really committed, sew the extra buttons into the bottom hem of your outfit as soon as you get it, that way they'll always be on hand.

MG TIP: Can't find a matching button? If you're missing a button on a shirt or dress where it shows and you can't find a button that matches, take one from the bottom edge and put it in the place everyone will see. Then find a close match to put on the less prominent place.

Organizing 101

I always thought the reason my house looked messy was that it was too small. But then I moved into a bigger house and um, had the same problem. The truth is, most of us have knickknacks lying around that can easily be consolidated . . . which equals instant clean.

Cut the Clutter

- Eight picture frames threatening to take over your nightstand or bookshelf? Transfer all your pics into a sleek multiphoto frame that hangs on your wall (find them at www.potterybarn.com). And though photos have sentimental value on a fridge, taped to mirrors, or tacked to bulletin boards, they can instantly weigh down a room. Put as many photos as you can into albums or clearly marked shoe boxes.
- If you're a catalog/magazine fiend like I am and find them piling up everywhere, rip out the pages you like, toss the bulky mags, and slip the pages into a three-ring binder with plastic covers.

Streamline Your Bills

Believe it or not, bills and bank statements can be the biggest clutter items of all. Here's how to keep them from piling up into mini Mount Everests on your kitchen counter, coffee table, or nightstand:

- Buy a rectangular basket with two slots, and make one your "in" box (to-be-opened mail) and the other your "out" box (bills to pay, mail to send). Junk everything else immediately.
- For items you want to keep for safety/record purposes, buy accordion files to keep in a designated cabinet. Label each file accordingly, like Visa statements, Rent receipts, Bank Card Info, Tax Returns, and so on. Slip papers into their designated file as soon

as you walk through the front door with your mail. It's a little work up front, but you'll instantly feel more organized and in control.

Organizing Your Closet

I'm what you'd call an SWGI (Slob With Good Intentions). As soon as I moved into my current house, I vowed to keep my closet neat. Two months later, new purchases accumulated, and I stopped worrying about what went where, much less hanging things up. It got to the point where I needed a SWAT team to locate my favorite black cashmere sweater. I figured I'd lost it, so I bought another one. Then, when I finally cleaned out my closet top to bottom, there it was, scrunched up a little ball inside another sweater. Oops. The moral of the story is, if you systematize your stuff, getting dressed each morning will be a whole lot easier.

Take Out "Iffy Items"

It's much better to have a sparse closet of must-have items than a packed-to-the-gills mishmash of random outfits you haven't worn since Clinton was in office. Whether it's those skinny jeans from college you're still waiting to fit into or a trendy impulse-buy you hated the second you brought it home, ditching clothes that take up dead space is a must. Don't let yourself get nostalgic—if you loved the way it looked on you that much, you would've worn it already. So fill up a trash bag with clothes you haven't donned in at least a year to give to Goodwill, a women's shelter, or the Salvation Army. Perk: You can often get a tax write-off and free pickup service.

Group

Arranging your clothes by pants, skirts, coats, and tops can help you put an outfit together in a matter of milliseconds. Subdivide tops

MG TIP: To really reduce bill clutter, go to your primary bank's website and register to have all your bills paid online. You'll also save on postage.

MG TIP: Tired of receiving eight million credit card solicitations and junk mail every day? You can put yourself on a do-not-receive list by going to www.dmaconsumers.org.

MG TIP: Identity theft is becoming one of the fastest-growing crimes in the United States. Do yourself a favor and invest in a paper shredder (about \$40 at Staples stores). Anything that has an account number, your address, or any other personal information on it should be shredded before it's chucked.

into blouses, button-downs, tanks, and evening stunners, placing your work-wear within easiest reach and your nighttime items farthest away. Split up your suit jackets and matching suit pants into their proper categories—you'll broaden your style options.

MG TIP: If you must go wire, at least get paper-covered ones.

Don't Get Bent Out of Shape

Mommy Dearest was right: Wire hangers are a big no-no. They usually come from the dry cleaners (because they're cheapest) and stretch your clothes out of shape and leave little indents—especially on silk items. They can also rust and stain clothes. Opt for wooden or plastic ones instead to improve the life span of your clothes.

Go Vertical

Maximize every inch of height you have in your closet. Buy hangers that go over the back of your closet door so you can hold belts, purses, and any other light items. For clothes, get multitiered hangers that can hold up to four skirts or pants in one. Have a suitcase that's just taking up space? Put it on your top shelf and fill it with items from the opposite season. For a more permanent solution, buy preassembled stackable shelves that can expand to fit your closet. Or build them yourself (stay tuned for how to use a power drill in chapter 6). Your local home improvement store will have all the materials—and may offer a DIY workshop so you can learn how to install them like a pro.

MG TIP: Don't store your clothes in dry-cleaning bags; they can collect moisture and cause clothes to yellow.

MG TIP: Don't make containers airtight, as they won't allow air to circulate and may discolor the fabric.

Stow Seasonal Items Away

In winter, you're probably not touching any of your spring/summer clothes, and vice versa. Put all items that can be folded in plastic bins that can easily slide underneath your bed, or garment bags to hang in another closet. Clean them before you store them (and before you go to the store). Stains can attract bugs and dirt can act like sandpaper and create holes. Also, nothing is worse than planning to pull out your fabulous black-tie gown only to find that, unlike your date that night, the chicken sauce came home with you.

Have Enough Light to See, But Not More Than You Need

Like your jokes, your closet should be dark, dry, and clean. Your clothes will be much happier if your closet is darker. Artificial light can fade clothes as well as increase the temperature, which can invite mildew and moths (yuck).

MG TIP: Slip cedar blocks or shelf liners in with your clothes to keep moths at bay.

Get a Shoe Tree

Just two pairs of shoes sprawled out on the floor already make a room look messy. And when you don't have a designated place to put them, it's hard to find the pair you want to wear when you're scrambling around in the morning. Invest in a shoe tree that sits at the base of your closet or that hangs vertically from your coat rod. Store your best shoes inside their boxes, and stash tissue paper in the toes to help keep their shape. If you're a Jimmy Choo fiend and need easy identification, snap a Polaroid of each pair and paste it to the top or side of the box.

MG TIP: Want to keep your boots in shape but don't want to spring for pricey boot trees? Roll up an old copy of your favorite magazine (I'm partial to *Cosmo*), and stick it in lengthwise to keep your boots in shape.

Keeping Your Bedroom Blissful

When it comes to keeping house, there is no space more sacred than your bedroom. Considering that we spend a third of our lives in bed (and countless more hours doing naughty things there), it only makes sense that you pick the best possible boudoir items and know how to maintain them.

Choosing and Caring for Your Mattress

When looking for a mattress, try to find a combination of support *and* comfort. The right mattress will provide support for all points of your body, but won't be so firm that it can't mold to the body's natural curve. Keep in mind that support isn't everything; several studies

MG TIP: Don't underestimate the importance of a good box spring. It acts as a shock absorber and will add years on to the comfort life of your mattress.

MG TIP: Buy a plush mattress pad instead of a "featherbed." The latter is too warm to sleep on in the summer, must be professionally cleaned, and doesn't protect against dust mites or stains.

suggest that comfort matters more than support when it comes to a good night's sleep, so try to find a balance. Thicker, heavier mattresses with a higher number of coils tend to be higher quality, offering more support, comfort, and longevity.

Pillow tops are a good choice for comfort mongers (as long as the body of the mattress is thick and firm and provides enough internal support). However, some people complain that pillow tops tend to be more flimsy and don't last as long as regular mattresses. Ultimately it comes down to a matter of taste. If you do choose a pillow top, be sure to buy sheets large enough and deep enough for the mattress; you will most likely need sheets with a nine- to thirteen-inch pocket to accommodate the added height.

For every mattress, turn, turn, turn. A good mattress will conform to your body's natural contours, but it can't do that if you sleep on one side of the mattress for too long. You should turn your mattress once every two to three weeks for the first three months of use. After that once every three to four months will do the trick.

Picking Out the Perfect Pillow

- Choose a firm pillow if you sleep on your side because you want your head to stay in alignment with your spine. But if you sleep on your stomach, choose a softer pillow. Why? A firm one holds your head and neck up too high, causing you to arch your back out of whack.
- If you have allergies, buy a hypoallergenic pillow cover with a zipper and slip your regular pillowcase over it, or choose a fiberfill pillow instead. Also vacuum under the bed once a week; allergens love to hide there.
- Change your pillowcases once or twice a week. Pillowcases collect a lot of dirt and grease. In fact, cleaner cases may help lead to clearer skin.
- Goose-down pillows should be replaced every five to ten years; synthetic pillows every two years.

What Kind of Sheets Should You Buy?

The next time you're in the sheet section, here are three key things to keep in mind: *thread count*, *fiber*, and *finish*:

- Choose a 200 to 300+ thread count (this is the total number of threads woven per square inch). The higher the thread count, the bigger the price tag. But you also want to look at the ply. Single ply tends to be softer, as two ply is made from yarns that are twisted together. Don't be deceived by a high thread count on a two ply sheet: a single ply 200-count sheet will be about the same softness as a two ply 400-count sheet.
- Make sure the fiber is silk or cotton (preferably Egyptian cotton). Egyptian cotton is the softest and most durable. Skip polyester blends and satin sheets—they don't breathe well, which means you'll be sweaty.
- A sateen finish will give your sheets a silky smooth quality. For a crisper sheet, choose a combed all-cotton percale with a thread count of 250.
- Change your sheets every week and duvet covers every two weeks.

MG TIP: Fold your fitted sheets with finesse with the simple steps illustrated on page 42.

MG TIP: If there's cat or dog hair on your bed-spread, throw it in the dryer and it'll come right off.

How to Make a Hotel-Heavenly Bed

Now that you have all of your sleeping essentials, it's time to make them look as luxurious as possible. What I love most about staying at hotels is how amazing it feels to sink into their freshly made beds. Here are a few secrets from the hotel pros on how to make one up yourself:

- Create room for your feet: Lay your top sheet flat over your bottom sheet. At the foot of the bed, pull it back over itself eight inches so it creates a pocketlike fold. Then tuck the sheet in at the edges. This "foot fold" creates space for your feet.
- For optimum airy coolness, let the side of the sheets hang down on their own on the sides.

MG TIP: Make your bed right before or after your morning shower. Once your bed looks neat, your room will look 75 percent cleaner. Plus, at the end of your long workday, you'll love slipping under freshly smoothed covers and sheets.

- Give your bed a "turned-down" look by folding your duvet or comforter over twelve inches.
- For a supersoft feel, dust talcum powder over white cotton sheets.
- Notice how in posh hotels, beds look plush but never fussy? Two clean-lined, oversize rectangular shams in neutral or all white look fresher than five frilly colored ones.

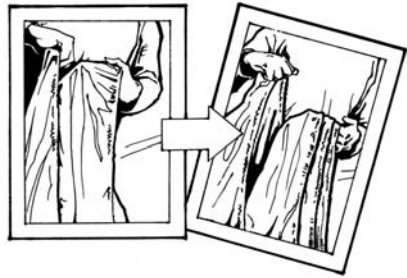
How to Fold a Fitted Sheet

1.



Hold the sheet with your hands inside two of the pockets on one of the short ends.

2.



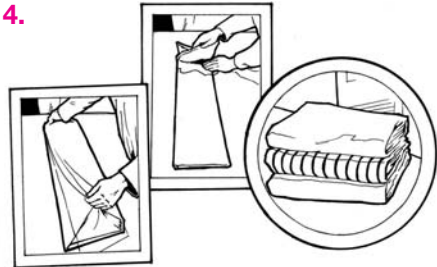
Fold the corner in your right hand over the corner in your left hand and continue with the other two corners until all four corners are tucked in.

3.



Lay the sheet on a table or the bed and tuck in all the edges.

4.



Fold the sheet neatly until it is the desired size.

WHIP YOUR GUEST ROOM INTO B&B SHAPE FOR WEEKEND GUESTS

Just as important as making your own bedroom livable is setting up the perfect guest room. I'd love to say that I plan weeks in advance whenever I have friends or family to stay for the weekend, but the truth is, I'm often pulling late nights in the office all week and find myself scrambling to get everything in order come Thursday evening. While my schedule will probably never let up, I've learned a few last-minute tricks to make my guests feel comfortable:

- *Push the bed away* from the wall so your guests don't have to climb over each other to get in and out of it.
- *Set the room temperature* between 68°F and 70°F and show your guests where the thermostat is so that they can adjust it to their liking.
- *Fix a squeaky metal bed frame* by spraying WD-40 on all the places where metal hits metal (you don't want to hear them having sex, do you?). For a wooden frame, sprinkle baby powder into the joints, and then work it into the cracks with a toothbrush.
- *Put an alarm clock* in their room as well as a night light so they have a clear path to the bathroom.
- *Keep a blanket* and bath towels folded near the bed. That way they won't be hunting around for them (or using yours).
- *Make up an amenities basket* of aspirin or Tylenol, toothpaste, shampoo, disposable razors, lotion, bottled water, and Walker's shortbread cookies or nuts for them to snack on.
- *Leave a duplicate of your house key* on their dresser so they can come and go as they please.
- *Light vanilla-scented candles* to give the room a welcoming vibe.
- *Hide your sex toys!*

Zen and the Art of Bathroom Maintenance

I know, keeping your bathroom in order isn't half as much fun as maintaining your bedroom. In fact, it sounds about as sexy as getting a root canal. But if you establish a schedule for yourself and do a quick scrub here and there (rather than leaving it all for one sad, grime-filled Saturday) it'll be a lot easier. Oh, and once you're done, it's required that you reward yourself with a long bubble bath and a glass of Chardonnay.

Mold, Mildew, and Soap Scum: Three Uninvited Guests

Your first step in making your bathroom look great is getting rid of the grime. (Blue cheese is yummy, but not when it looks like there are traces of it in your shower and tub.) To prevent this from happening:

Buy These Products

- Toilet bowl cleaner
- Windex (for bathroom windows, shower doors, and mirrors)
- A mildew-removing spray cleaner (like Lysol Basin Tub & Tile Cleaner)
- Comet (to scrub stubborn bathtub stains)
- A toilet brush
- A tub brush
- All-purpose spray with antibacterial ingredients (like Formula 409)
- Clorox pre-moistened wipes

Do a Daily Wipe-Down

Spritz an antibacterial cleanser on the walls and corners of your bathtub, shower curtain, sink tops, toilet, and faucets with a paper towel (sponges harbor bacteria). Do this for two minutes a day and you're golden. Also, keep Clorox pre-moistened wipes under your sink to do quick cleanups like face powder residue and hairspray buildup. Better

yet, try using the Dove facial wipes before you go to bed on your face, and then give the sink a quick wipe with the cloth when you're done.

Okay, You Forgot to Do the Wipe-Down . . .

If serious soap-scum stains have built up, coat the surface with undiluted detergent and allow it to dry for several hours. Wet the same surface with a solution of liquid detergent and water. While the surface is still wet, sprinkle it with scouring powder; then scrub it with a stiff brush.

Bleach It

For nail polish, blood, coffee, tea, food, fruit juice, or lipstick stains in your bathroom, apply household bleach using plastic gloves. (Bleach also works wonders for stubborn toilet stains.) But *never* mix bleach with other cleaning products—especially any with ammonia in them. This mixture creates poisonous fumes.

Grime Between Your Tiles?

Just color the grout. Go to your local hardware store and ask for a simple grout colorant. It spreads right on with a toothbrush or Q-Tip, dries quickly, and does for your bathroom what Crest Whitestrips do for yellowed teeth.

Keeping the Rest of Your Bathroom Clean

- Spray the bathroom mirror with air freshener (it cleans and leaves a nice scent). Wipe with paper towels, or for fewer streaks, use newspaper.
- Use a toilet bowl cleaner or drop-in tablet and give it a good scrubbing once a week. Rinse your toilet brush by sticking it in the clean toilet and flushing. Store it in a big plastic cup so as to avoid toilet water drips across the floor.
- Remove your shower curtain every month and give it a good scrub with a bristle brush and Comet. Wash it under the tub faucet. Still grimy? Your best bet is to trash it and replace it with a clear plastic one. Skip fabric curtains; they hold onto wetness, which leads to

MG TIP: Don't stash your prescriptions and vitamins in the medicine cabinet, where it's humid. Rx's keep better in the fridge; vitamins keep better in a cool, dry place like your pantry or cupboard (refrigeration will speed deterioration of their two- to three-year shelf life).

mildew. If you love decorative shower curtains, however, buy clear liners in bulk that can deal with all the water. They're cheap and can be replaced often.

- Make sure there's a plunger in the bathroom. Go for a stylish chrome one that sits in its own case.
- If you have a hair ball the size of Chewbacca in the tub drain, slip your hand inside a damp coffee filter to pull it out.

WHAT EVERY MODERN GIRL SHOULD KEEP IN HER MEDICINE CHEST



- Ace bandage and tape
- Antacid
- Antibiotic ointment
- Band-Aids
- Clear nail polish
- Dental floss
- Eye drops
- Hydrogen peroxide
- Ibuprofen
- Mini-scissors
- New toothbrush
- Over-the-counter cold meds (a.m. and p.m.)
- Over-the-counter cough syrup (check expiration dates)
- Pepto-Bismol
- Petroleum jelly
- Rubbing alcohol
- Sunscreen
- Tweezers

MG TIP: We all know houseguests like to snoop in medicine cabinets (I'm guilty of it myself after a few too many drinks). Keep a small plastic container under your sink so at the last minute, you can toss in items you don't want anyone to see (think: mustache bleach).

Aggh! What's That Crawling Across the Floor?

There's nothing more disconcerting after stepping out of a nice hot shower or padding barefooted into your kitchen for a snack, only to see something large and multilegged scuttling across your floor. After you're done freaking out (which it totally warranted, by the way), here's how to get rid of the most common household pests:

Mice and Rats

- *Don't use rat poison on your own.* A pet could eat the poison (or the dead poisoned rat). If you fear you have a big rat problem and there's not just one scurrying around, call an exterminator to distribute the poison instead. Otherwise, follow these tips:
- *Meet Mr. Tupperware.* Mice and rats are born grazers and will go anywhere to nibble. Don't keep open packages of pasta, cereal, cookies, or chips in the cupboard and don't leave other food lying around.
- *Consider getting a cat or dog.* Your furry friends will play bodyguard and keep mice and rats at bay.
- *Buy a glue trap.* Glue traps are pieces of cardboard or wood that have a gooey glue coating. They work effectively and don't decapitate the pests heads like food traps often can. Use heavy gloves when removing the trap and putting it in your outside trash can.
- *Buy a catch and release trap.* If the idea of killing a mouse makes you squirm, buy one of these at your local hardware store. The mouse enters the baited trap and the little door closes behind it, trapping the mouse inside. The trap can then be moved to a new location and the mouse can be released unharmed.

Cockroaches

The best solution to keeping them away is not leaving food around, or damp sources of water or having leaky plumbing (hence the big guys' name, "waterbugs"). But, hello—sometimes you can't control when these hideous creatures come, no matter if you keep zero food in your house and every room dry as a bone.

That's when you go with a professional exterminator who can use concentrated insecticide sprays and boric acid powder in clever places where roaches like to hide—places you may not have considered—and can plug up small holes with steel wool. But in the meantime, if you want to tackle them, you have a couple of options:

Roach Motels

I like using these best because you don't ever have to see the disgusting roach. Products such as Combat and Raid Max work as baits and can be put under your bathroom and kitchen sink, as well as in cupboards. What they do is lure roaches in, which subsequently eat the poison, take it back to their extended families living in the walls—and kill 'em. Pick up the motel with a rubber glove, place it in areas pets and kids can't get to (under low couches, behind book shelves), and toss every three months. Since they're out of sight, put a reminder in your Palm so that you know when it's time to get new ones.

Raid-type Sprays

If the problem is localized in one small area (like your kitchen drawers or cupboards), you may want to use a spray that kills on contact. Just make sure to keep food, dishes, and utensils out of sight. Also cover your hands with rubber gloves when you spray, and try not to inhale. I made the mistake of not being careful of either and wound up getting so much spray on my right hand that it went numb for a few minutes. Not good.

Bug Bombs

If you still find that the critters are cropping up, use a more permanent solution: a bug bomb. Once you activate this kind of spray in your room (by holding down the button) it's time to get the hell out of

the room or better yet, the house (to be super safe, wait 12 to 24 hours before reentering the room, but check the directions on your specific spray can). The bonus of these sprays is that they are designed to wipe out all the offending bugs you *can't* see in one fell swoop.

Nature-Bait 'Em

Greenpeace.org recommends this natural alternative: Try lightly greasing the inner neck of a milk bottle and putting a little stale beer or a raw potato in it. Roaches will get in and won't be able to get out. They may not live the best life, but they'll live.

Ants

Certainly not as disgusting as cockroaches or mice, ants are still a horror to deal with because they travel in such large numbers (talk about codependency!). Therefore, to nail them, you have to go to their source. Figure out what the ants are coming in the house for, and where their food source is. Is it sugar, cereal, or honey in the pantry? (They're especially drawn to sweet foods.) They may also be coming in from outside. Once you locate the spot, don't try to block it right away—it's easier to kill ants if they're undisturbed. You have a few options for your next step:

Use Ant Motels

Like the roach motels, they "trick" the ants into taking the powder back into the wall to share with their friends. Make sure not to spray insecticide around the motel. It will repel ants. And be patient; it may take a few weeks to kill them.

Poof on Some Boric Acid Powder

The powder works well when you can see exactly where the ant trail is. Put the dust directly on their path so they can't crawl around it.

Try a Natural Solution

Greenpeace.org recommends you locate the place of ant entry, squeeze a lemon onto it, and leave the peel. Ants are also believed to

retreat from lines of talcum powder, chalk, bonemeal, charcoal dust, and cayenne pepper.

Once you've killed the suckers, block their entry point with petroleum jelly, tape, or a caulking material. If this doesn't work or you simply don't want to deal, call an exterminator.

Hey, we never said being a domestic goddess was glamorous, but look at it this way: You can upgrade your title to domestic gladiator. And now that you've got that down, you can move on to entertaining . . .



CHAPTER 2

Your Cheat Sheet for **Fabulous** Entertaining (Because Who Has Time to Make Cutesy Canapés?)

I love to throw dinner parties. Not because I relish torturing myself over the stove, planning grocery lists days in advance, and polishing silver in my spare time. It has more to do with the fact that I'm tired of expensive evenings in places with bad service, attitude from waitresses whose thighs are the size of my biceps, and music so loud I can't talk to the people I'm with. I far prefer an intimate evening at home with a few chosen friends who I know I'll enjoy catching up with. The only problem? I'm a terrible hostess. But my Modern Girl secret is that none of my friends know. Let me tell you how I manage to pull it off. But first, you should truly understand just how bad I am.

The first time I met my future husband's father, I invited him and nine of my friends over to our new pad for dinner. I work full time and had barely unpacked the boxes in our living-in-sin dwelling. I'm a girl who knows my limitations, so at least I wasn't insane enough to cook. Instead, I bought things to make it *look* like I cooked.

As the guests assembled, I made sure they had enough mini-carrots and Carr's crackers to last and excused myself. Time to look busy in the kitchen (pretending you've cooked takes a *lot* of work—

there's creatively dabbing flour on your cheek, messing up the kitchen, and ensuring no takeout containers are anywhere to be seen). I had preheated my fancy new oven, but when I went to pop in the baked pasta casserole, the oven wouldn't open. In fact, it wouldn't even turn off. I had turned it to self-clean. And after furiously searching for the manual, I discovered that I would have a better chance of getting into the vault at the Chase bank down the street than into my oven for the next two hours. I summoned my boyfriend and, after explaining the situation, begged him to not tell our guests. (I also needed him to help convince *me* that a completely cold meal wouldn't be suspicious.) We agreed to proceed as planned, to appear continental and have a refreshingly "chilled" meal (turns out cold pasta can be very tasty). No sooner had my boyfriend returned to the living room than I heard gales of laughter. I hoped someone had just told a joke. The truth was, the joke was on me.

In the end, no one cared. My guests had a wonderful time, my future father-in-law went to bed full and welcomed me into the family, and as an added bonus, I had a very clean oven.

The lesson learned? I vowed that never again would I feel quite so ill-equipped to be the hostess I've already convinced everyone I am. Read on for the best ways to "fake it."

Spur-of-the-Moment Entertaining Staples

I always wanted to be the type of woman who could easily handle unexpected guests dropping by after work or for a nightcap after a great night out. You know the gal I mean. She winds up pulling out truffles she picked up last week in Paris or mini-mushroom tarts from her dinner party the evening before. Neither my lifestyle nor my brain will get me there. If I found myself in Paris I'd be too busy scrounging for cheap Chanel to think of guests who haven't even been invited; and should I happen to have actually thrown a dinner party recently, I'd be too afraid to serve the leftovers for fear of food poisoning. And, of course, if I left it up to my natural pantry selection to pull me out of a bind, my only serving options would be Campbell's soup or Lucky

Charms, and neither seems to set the right tone. Instead, I try to keep a well-planned, well-stocked pantry, just in case.

I've come up with a failproof list of ten things to have on hand, all designed to satisfy even the most ravenous of spur-of-the-moment guests. Virtually all of it can be bought at a grocery store—and keeps for months. Trust me, once you've pulled it out and entertained effortlessly after a full day at the office and a jam-packed yoga class, you'll be a believer and never run dry again.

1. Carr's Table Water Crackers—No matter what you put on them, Carr's somehow look classy enough to make it seem as though you entertain like a professional. Unlike Wheat Thins or Triscuits (which I happily indulge in late at night), Carr's add an elegance you'll need.

2. Tapenade or marinated artichokes—Sure, if I'm prepared I buy Brie and some snazzy pâté. But too often my purchase has gotten moldy in my fridge, and one friend barely escaped botulism when I simply ignored an expiration date (Come on, what's an extra two weeks anyway?). Tapenade looks gourmet, and since people aren't really sure whether they like it, you probably can get by with a small jar. Just make sure you also have toothpicks and cute cocktail napkins on hand. Modern Girls know that a harmless little artichoke can drop pellets of oil onto clothes, furniture, or worse yet, your new handbag. (Should this happen anyway, refer back to chapter 1 to help get it out.)

3. Garlic-, Brie-, or jalapeño-stuffed olives—Olives somehow say "cocktail hour" and "hors d'oeuvres" in one. They're the gourmet's answer to the bar nut. They can prove quite filling and can either wind up in martinis or on a little serving plate. And if you buy pitted ones, even olive skeptics will dive in.

4. Nuts—Go for candied walnuts, pecans, almonds, and cashews, as these look fanciest and can be served at virtually any occasion, from brunch time to cocktail hour.

5. Bread sticks—When in doubt, pull these out. I like the thin

Italian ones that aren't too filling. Sure, they may be a bit phallic, but depending upon your guests this may not be the worst thing.

6. Walkers Shortbread Cookies—You have to hand it to the English. They make a crusty cookie seem like the height of refinement. They somehow convey to your guests that they're lucky, sometime you'll invite them to a proper dinner party when you've had more notice.

7. Box of chocolates—If you're like me, you'll have to store these on a high shelf and convince yourself they don't exist. Otherwise you'll wind up opening them hoping some visitor—*any* visitor—might pop by. Assuming you can resist, chocolates are perfect whether a guest shows up at 4 P.M. or 4 A.M.

8. Bread/muffin mix—If your evening visitor turns into a morning after, then nothing says prepared like fresh baked goods. Find a mix that requires neither eggs nor milk. Modern girls are gracious, but *not* dairy queens.

9. Bottle of champagne—If nothing else, get some champagne in the house—preferably a label that will wow them, but any will do. No matter what the time or the other accoutrements, champagne signals festivity and makes your guests feel you're happy to see them (even if you're annoyed because you seem to be blowing a fortune on champagne lately). On top of that, chances are your guests will leave a little too tipsy to realize you didn't feed them enough.

10. French onion soup mix—Okay, this falls in the realm of extra credit. I'll toss it in with plain yogurt, cream cheese, or sour cream that has yet to grow curd. Whipping up a dip is a supereasy way to satisfy guests when you have minimal prep time.

MG TIP: You can “speed-chill” wine or champagne in about twenty minutes by completely submerging the bottle in a bucket filled with half ice and half water. This will chill the bottle much faster than ice alone.

MG TIP: What good are crackers without spread or spread without crackers? The key to maintaining your last-minute entertaining ability is to replace any item you've used virtually the instant you've used it. Keep the empty box or container out of the garbage and to the side when you're done. That way you're more likely to remember to refill it tomorrow.

The **Full-Blown** Cocktail and Dinner Party

When I finally do get around to hosting a proper party, Carr's crackers and champagne alone won't cut it. And unfortunately, for me, choosing a menu is akin to taking the SATs: No matter how much I try to prepare, I need to hope for mostly luck. Recipe books seem to be written for another species. What's a "pinch"? What's "season to taste"? If I had so much confidence in my "taste" I wouldn't need a damn cookbook! I've made dishes that looked good and tasted awful and looked awful and tasted worse. So I've decided that Modern Girls don't need to experiment (in the kitchen anyway)—they just need to have a few surefire hits.

Fabulous Tapas-Style Nibblers for Eight

I love this menu because it's fun, easy, and even looks a little exotic. Somewhere between a cocktail party and a dinner, it will impress your guests and fill them up more than the standard cocktail party fare of cheese and crackers. But there are other reasons that I depend on it to please a crowd:

- When you're inviting eight people or more and aren't a master chef, I find it's better to do a handful of little dishes that can be prepped in advance, rather than sweating over a grand masterpiece that may or may not flop, shrivel, or blow up in your oven.
- All the dishes can be made before the guests arrive and can be served at room temperature.
- Serving is simple. Everything is arranged on large rectangular or oval plates, set on the table, and passed from person to person so they can serve themselves. Translation: You aren't running back and forth from the kitchen eight times to arrange people's individual plates.

MG TIP: Tapas means “little dishes” and is the buzzword in many trendy restaurants right now—it’s basically code for “munching on lots of yummy appetizers.” Tapas are sexy because you can eat many of them with your fingers, taste a lot of different flavors at one meal, and share with your fellow dinner guests.

- If one dish burns or I miss an all-important ingredient and it tastes like my shoe, I’ve got other dishes ready to go.



THE MENU

First Round:

Assorted gourmet olives and nuts, Bruschetta,
Prosciutto and Melon

Second Round:

Mini-meatballs with Cool Yogurt Sauce, Warm Figs
with Goat Cheese, Grilled Garlic Shrimp

Dessert:

Mango sorbet

Drinks:

Prosecco, Rosemount Shiraz and
Robert Mondavi Fumé Blanc

THE TIMETABLE

Since you’re working with a handful of dishes here, you’ll need a timetable:

One day before your party: Buy all ingredients.

Three and 1/2 hours before: Prepare the bruschetta and topping (but do not place on bread), make meatball mixture and the yogurt sauce, and assemble the prosciutto and melon; refrigerate all.

Two and 1/2 hours before: Hop in the shower, do your hair and make-up, and put on something comfortable (but not your party clothes . . . you don't want last-minute spills).

One and 1/2 hours before: Cook the meatballs; put on the top rack of oven set at 200°F.

One hour before: Cover and transfer meatballs to the microwave to keep warm, while using the oven to cook figs and bruschetta. Heat the figs and cheese and toast the bread for the bruschetta at 350°F in the oven. Reduce the heat to 200° degrees when you have finished heating the figs and toasting the bread. Put meatballs back into the oven to keep warm.

Thirty minutes before: Grill the shrimp and slide onto an ovenproof dish into the warm oven.

Fifteen minutes before: Slip into your party outfit and touch up your makeup and hair.

Five minutes before: Set out the olives and nuts, the assembled bruschetta . . . and *breathe!*

MG TIP: As soon as people walk through your door, offer them a glass of Prosecco (Spanish sparkling wine). It looks and tastes like champagne but often gives you more bang for your buck.

Putting It All Together

Olives

You should already have these stocked (since they're one of the Modern-Girl staples above). If not, go to your local gourmet grocery store and fill three plastic containers of assorted olives in different shapes and colors (Niçoise, Kalamata, spicy green . . .). Make sure one tub is spicy, but not all of them.

Nuts

Think almonds, pecans, cashews, and Brazil nuts. If you have time before your guests arrive, heat them on a cookie sheet for five to seven minutes at 300°F—they'll have a richer, toastier flavor.

Bruschetta

MG TIP: If you hate chopping onions before a dinner party for fear your eyes will end up red and swollen, try this Modern-Girl trick: Store your onions in the fridge so that they're cold. After you take them out, peel them under running cold water before you start dicing. This should alleviate some of the tearing.

2 tablespoons extra-virgin olive oil, plus 1 tablespoon for drizzling, plus more for topping
2 tablespoons unsalted butter
2 cloves garlic, pressed (it's easier and less time consuming than chopping)
2 teaspoons dried sage
4 fresh oregano sprigs (destemmed and minced)
Two 15-ounce cans Progresso cannellini beans, rinsed and drained
4 tablespoons finely diced red onion
4 tomatoes, diced and seeded (basically, get rid of the runny part!)
Fresh basil leaves, cut into fine strips
8 slices country bread, cut about 3/4-inch thick
Salt and pepper to taste

Preheat the oven to 350°F. Place 2 tablespoons of the olive oil, butter, garlic, and herbs in a medium sauté pan. Sauté over low heat for several minutes, or until the garlic is golden. Add the beans and salt and cook over medium-low heat for about 5 minutes, using a wooden spoon to crush some of the beans into a coarse puree (this helps keep the beans on the bread).

Drizzle the bread slices with the 1 tablespoon olive oil and toast on both sides in the oven for a total of 5 minutes. Spoon the bean mixture onto the bread and sprinkle each bread slice with some of the onion, tomatoes, and basil. Top with a few drops of olive oil, a few shakes of salt, and two twists of ground black pepper.

Prosciutto and Melon

1 cantaloupe
1/2 pound thinly sliced prosciutto
1 box toothpicks

Slice the cantaloupe into U-shaped slices $\frac{1}{4}$ inch thick, removing the outer shell of the melon. Slice each piece again into a “half-U.” Trim the excess fat from the outer edges of the prosciutto. Wrap one slice of prosciutto around each half-slice of melon so that only the edges of the melon show. Arrange on a plate, cover with plastic wrap, and refrigerate. Just before serving, insert a toothpick into each slice—it will keep the melon in place and make eating it easier for your guests.

Warm Figs with Goat Cheese

16 ripe figs (If you can, look for Black Mission figs, the smaller the better. Figs are in season in the summer and fall.)
4 ounces goat cheese
1 1/2 tablespoons balsamic vinegar
Fresh cracked pepper

Preheat the oven to 350°F. Cut the figs into four slices that are still connected (so they look like open flowers), making sure not to cut all the way to the bottom. Arrange the figs cut side up on a cookie sheet, spoon a little goat cheese inside each fig, and lightly brush the figs with vinegar. Bake for about 8 minutes. Top with a twist of cracked pepper. Transfer the figs to a platter just before serving. Your guests can simply pick them up and eat them with their hands (it takes about two bites), but have forks and knives on the table for daintier eaters who would prefer to cut the figs into small pieces.

Mini Meatballs

1 pound ground beef (ideally lean, but it doesn't really matter)

1/2 pound lean, ground pork

1/2 cup minced onion

3/4 cup dried bread crumbs

1 teaspoon dried parsley

2 teaspoons salt

1/8 teaspoon finely ground pepper

1 teaspoon Worcestershire sauce

1 egg

1/2 cup milk

1/4 cup canola oil

Place all the ingredients except the oil in a large mixing bowl. With clean hands, mix the ingredients thoroughly. Cover the bowl with plastic wrap, and refrigerate for 45 minutes to an hour to set. Form the mixture into about sixteen meatballs the size of golf balls (or a little larger if you prefer, because they will shrink down when you cook them). Pour 1/4 cup canola oil into a large skillet over medium-high heat, preheating the oil for 3 to 4 minutes. To test that the oil is hot enough, place one "sample" meatball in the oil; if it sizzles, the oil is ready and you should add the remaining meatballs. Set half the meatballs in the pan with a slotted spoon and reduce the heat to medium. Cook for approximately 7 minutes, turning them occasionally, until they're browned on all sides. Test one by cutting through it—the inside should be a light pinkish brown. Repeat with the second batch of meatballs. To keep the first batch of meatballs warm while the rest are cooking, set them in an ovenproof dish in a warm oven set at about 200°F. Serve the meatballs with the Cool Yogurt Sauce (recipe follows).

Cool Yogurt Sauce

One 16-ounce container plain yogurt

1 tomato, diced

1 cucumber, chopped

1 scallion, finely chopped

1 tablespoon white vinegar

Paprika

Spoon the yogurt into a large mixing bowl and add the tomato, cucumber, and scallions (the white and light green parts). Mix in the white vinegar and top with two shakes of paprika. Do not mix in the paprika, or it will all turn pink! Cover and refrigerate.

Grilled Garlic Shrimp

2 tablespoons olive oil

2 cloves garlic, pressed or minced

1½ pounds raw jumbo shrimp, peeled and deveined

1 lemon

Salt and pepper

Heat the olive oil and garlic in an ovenproof skillet over medium-high heat. Add the shrimp and cook for 3 minutes, turning once halfway through. Squeeze the lemon over the shrimp and give the entire dish ten shakes of salt and four twists of pepper. Transfer the skillet directly into a 200°F oven to keep warm.

MG TIP: While I can get everything ready, I've never found the secret to getting it all hot at the same time. Sure, it would be great to have two ovens, but most of us don't live in a kitchen showroom. But you can get the same effect of having everything heated at once by covering your food with aluminum foil and not removing the food from its cookware until you are ready to serve. Once you've transferred your food to oven-safe serving platters, stick your plates in the oven for just a few minutes to warm them.

MG TIP: Ever wonder how to clean and devein shrimp? Hold the shrimp with the outside curve and tail away from you. With kitchen scissors, cut through the shell along the top of the shrimp to the tail. Peel back the shell and remove it, keeping the tail intact. Hold the peeled shrimp under running water. Make a shallow incision with a paring knife along the backside of the shrimp. Remove the "vein" (really the shrimp's digestive tract), a dark brown or occasionally green or orange membrane. Just scrape it out.

I know, shrimp deveining can be a bit gross. If you're like me (easily queasy in the kitchen), you may want to shop for shrimp that have already been cleaned and don't require deveining. You may even want to invest in a deveiner. You can get a manual deveiner for about \$2.50 or an electric deveiner for \$40 to \$50 online.

Dessert

Scoop mango sorbet into martini glasses. Garnish each glass with a sprig of mint. If you have any leftover Prosecco, pour it over the top. Done.

Refreshing Spa Dinner with Grilled Dill Salmon for Six

What I like about this menu is that it seems fancy, but requires virtually no prep time, few utensils, and is pretty hard to mess up.



THE MENU

Garlic Bread

Orange and Jicama Salad

Grilled Dill-Mustard Salmon

Herb-Roasted Potatoes

Broccoli with Garlic and Parmesan Cheese

Dessert:

Fresh Raspberries and Cream

Drinks:

Serve with a crisp white wine like Nepenthe 2001 Sauvignon Blanc. If you prefer red, go with a light pinot noir that won't overpower, such as Kenwood Pinot Noir.

THE TIMETABLE:

1 day before: Buy all ingredients.

3 or more hours before: Cut up salad ingredients; cover in separate containers in fridge. Prep broccoli.

2 hours before: Shower, do hair and makeup.

1 hour before: Make sour cream sauce for salmon; refrigerate, covered.

45 minutes before: Prepare and roast potatoes. Sauté broccoli.

20 minutes before: Assemble salad (wait until you serve before drizzling dressing on top). Make garlic bread.

10 minutes before: Set salmon steaks on plate in your fridge for easy transferring to your broiler.

5 minutes before: Take a big sip of vino and slip into something sexy. Voilà.

Once guests have started on their salad course, transfer salmon steaks to oven. They will take approximately 10 minutes to broil.

Putting It All Together

Garlic Bread

1/2 cup (1 stick) butter, melted

4 cloves garlic, minced or pressed

One 1-pound loaf unsliced French bread baguette, halved lengthwise

4 tablespoons freshly grated Parmesan cheese

Freshly ground black pepper

1 tablespoon dried parsley

Preheat the oven to 400°F. In a small bowl, combine the butter and garlic. Place the bread halves on a cookie sheet and brush the cut surface with the butter mixture. Sprinkle each piece of bread with 2 tablespoons of the Parmesan. Season with pepper and the parsley, and bake until golden brown, 10 to 12 minutes. Cut the bread into 1-inch-wide slices and serve.

Orange and Jicama Salad

MG TIP: To do this, take a whole, unpeeled orange and with a sharp knife shear away the peel; go deep enough so that the knife takes off the membrane as well. Then separate into sections. Be sure to save the juice.

1 pound jicama, peeled and cut or julienned into skinny sticks
6 navel oranges, segments cut free from their membranes (you know, that white stuff)
3/4 small red onion, peeled and sliced into rings
1/2 cup minced fresh cilantro or watercress leaves
1 1/2 tablespoons fresh lemon juice
1 teaspoon salt
3 tablespoons toasted pine nuts

In a large bowl, combine all the ingredients except the pine nuts. You can make this salad 1 day in advance and refrigerate it. Sprinkle each serving with nuts before serving.

Broiled Salmon with Dill-Mustard Sauce

MG TIP: This salmon recipe works just as well with skinless salmon. The cooking time should remain the same.

2 tablespoons chopped fresh dill (buy one bunch from the store), plus fresh dill sprigs for garnish
4 tablespoons Dijon mustard
2 tablespoons honey
3/4 cup mayonnaise
1/4 cup sour cream
1 lemon cut into 6 wedges
Six 1-inch-thick salmon fillets (each about 6 ounces)
Nonstick cooking spray

Preheat the broiler in your oven. In a small bowl, combine the chopped dill, mustard, and honey. Place 2 tablespoons of the mixture in a smaller dish and reserve the sauce for basting the salmon later. Mix the mayonnaise and sour cream with the remaining dill mixture. Cover and chill in the refrigerator until serving time.

Spray the skin side of the salmon with the nonstick cooking spray. Place the salmon, skin side up, in a broiler pan but *do not spread it with the mustard mixture!* I made this messy mistake once, but only once. Broil the salmon 4 to 6 inches from the heat for about

5 minutes. Then turn the fillets over, brush them with the dill-mustard-honey sauce, and broil for 5 more minutes. You'll know it's done when the fish flakes easily with a fork. Serve the salmon on plates with a dollop of the refrigerated sour cream and dill sauce and garnish with sprigs of fresh dill. Put a lemon wedge on the plate and serve.

MG TIP: For each inch thickness of fish you cook, figure it will take 10 minutes of cooking time.

Herb-Roasted Potatoes

2 tablespoons olive oil

1 pound red-skinned new potatoes; each cut in half, eyes removed

1/2 teaspoon dried thyme, crumbled

1/2 teaspoon dried marjoram, crumbled

Salt

Freshly ground black pepper

Preheat the oven to 450°F. Brush a large heavy baking sheet with 1 tablespoon of the olive oil. Combine the potatoes, herbs, and remaining 1 tablespoon olive oil in a mixing bowl and toss well. Spread seasoned potatoes over prepared baking sheet. Sprinkle with salt and pepper. Roast 30 minutes, or until potatoes are golden brown, stirring once.

MG TIP: For a distinctly Mediterranean flavor, squeeze a little fresh lemon juice over the top of the potatoes 5 minutes before they're done.

Broccoli with Garlic and Parmesan Cheese

2 tablespoons olive oil

2 tablespoons chopped garlic

2 teaspoons grated lemon peel

2 pounds broccoli (about 3 heads), stalks discarded and crowns cut into florets

1/2 cup water

1/2 cup grated Parmesan cheese (about 1 1/2 ounces)

Salt and pepper

In a large skillet over high heat, heat the oil. Add the garlic and lemon peel and stir 30 seconds. Add the broccoli and toss to coat. Add the water. Cover the skillet and cook until the broccoli is crisp-tender and the water has cooked away, about 5 minutes. Add the Parmesan and toss to coat. Season with salt and pepper.

Fresh Raspberries and Cream

3 pints raspberries, rinsed and gently patted dry

One 8-ounce container Cool Whip (don't go for the reduced-fat-and-calorie variety; it won't taste as creamy)

1/4 cup Grand Marnier or other orange liqueur

6 Walkers Shortbread Cookies

Spoon the raspberries into six goblets and top each with two heavy dollops of the chilled cream. Give each serving a splash of Grand Marnier (ask guests beforehand if they'd like theirs nonalcoholic). Serve with the cookies.

Fabulous French Steak Frites for Four

I know . . . meat preparation is to a Modern Girl what ballet is to Mike Tyson: *tricky*. But it's actually a lot easier than it looks. Just be sure to check ahead of time that your guests are carnivores. If all's a go, by dessert they'll be worshiping the ground you walk on.



THE MENU

Simple Mesclun Salad

Filet Mignon with Peppercorn Sauce

McDonald's Fries

Dessert:

Affogato

Drinks:

Serve with a full-bodied red wine,
such as Raymond 2000 Reserve Cabernet Sauvignon
or Matanzas Creek 2001 Syrah

THE TIMETABLE

The morning of: Buy all your ingredients except the fries.

2 hours before: Hop into the shower, do your hair and makeup, and put on comfy clothes. Meanwhile, send your "sous-chef" out to buy McDonald's fries, then transfer them to a cookie sheet and place in the oven at 200° to keep "warm."

1 hour before: Wash salad greens and prepare the dressing.

40 minutes before: Open the red wine to let it breathe.

30 minutes before: Prepare the Peppercorn Sauce and set aside.

5 minutes before: Quickly slip into your party outfit. Dress and toss the salad just before serving.

*After serving guests their salads, slip into the kitchen, remove fries from oven, and turn temperature up to 425°F. Sear your steaks and then put them in the oven, and rejoin your guests. But be sure to check on your steaks after 5 minutes.

Putting It All Together

Simple Mesclun Salad

2 tablespoons red wine vinegar
1/4 teaspoon salt (kosher or sea salt)
6 to 8 tablespoons olive oil
3 small shallots, minced
2 tomatoes, diced
1/2 cup loosely packed parsley leaves, finely chopped
Freshly ground black pepper
2 prewashed packages mixed fresh field greens

In a small bowl, combine the vinegar and salt and stir until the salt is dissolved. Slowly pour in the oil, whisking to blend. Stir in the shallots, parsley, and several generous turns of the pepper mill. Place the lettuce in a large salad bowl and toss with dressing and tomatoes just before serving.

Fries

This is my favorite part of the recipe: Send your “sous chef” (a.k.a. husband, boyfriend, or a willing male admirer) out to Mickey D’s to pick up three orders of large fries. Warn your sous chef that if even one is eaten (or if he dares inhale a burger before coming home), he gets no after-party booty. Keep the fries warm on a cookie sheet in the oven at 200°F: Cover and transfer them to the microwave to keep

warm while you cook your steak, then stick them back into the oven you're cooking your steak in for the final 4 minutes. Skip the ketchup when serving—steak frites never includes it (the French and Belgians actually consider it an insult). Your guests can mop up their Peppercorn Sauce with the fries. Or serve a side of mayonnaise with herbs if you have compulsive dippers at the table.

Filet Mignon with Peppercorn Sauce

For the Peppercorn Sauce

- 1 cup unsalted beef stock**
- 1/2 cup brandy**
- 1/2 cup whipping cream**
- 2 tablespoons green peppercorns with their pickling juice**
(the liquid you see in the jar)
- 1 teaspoon cornstarch**
- 1/2 cup butter, cut into pieces**

For the steak

- Four 7-ounce center cuts of USDA choice filet mignon**
- 2 teaspoons salt**
- 1/2 teaspoon pepper**
- 1 teaspoon canola oil**
- 2 tablespoons butter**

Since cooking the filets will take no time at all, you'll be making the Peppercorn Sauce first. To make the sauce, in a small saucepan over medium-high heat, combine the stock, brandy, and whipping cream and bring to a boil, whisking frequently. When you see the level of the sauce start to lower (this is called "reduction"), open your jar of green peppercorns and spoon 2 tablespoons of them into the pan, getting some of the pickling liquid in. Add the cornstarch and whisk for 2 minutes. Turn off the heat and, with a whisk, beat in the butter pieces until the sauce is smooth. Cover the sauce and set aside.

To make the filets, preheat the oven to 425°F and pat the steaks dry with paper towels. Rub with salt and pepper on both sides. In a large ovenproof skillet, warm the canola oil over high heat until

MG TIP: To get the best-quality meat, ask your local butcher for help. Typically, you're looking for the brightest-red pick possible. Bypass anything that is brown or grayish, and make sure the date says it's fresh.

MG TIP: Do not cut the fat off the edges of the steak before you cook it. The fat will cook down and give the meat its flavor.

MG TIP: The best way to brown meat is to avoid nonstick pans. Teflon and other nonstick coatings were designed to avoid burning food—but they also hinder the browning process. A cast iron oven-proof skillet works best for this recipe.

almost smoking. Add the steaks (all four will fit, since filets are thick and small) and cook for just 1 minute on each side. Resist the urge to keep turning it over and poking it or pushing it into the pan. You want to sear the steak so it's browned on the outside and juicy pink on the inside.

Pour off the excess oil from the pan and add the butter. Lower the heat to medium and sauté the steaks for 2 minutes. Place the pan in the preheated oven and cook for 4 to 8 minutes (times may vary depending on the oven) for medium-rare steaks. The steaks should be springy to the touch when squeezed from the sides. Just before you remove your steaks, reheat the peppercorn sauce over medium heat for a minute or two, whisking occasionally. Remove the steaks and transfer to plates. Pour your sauce over them, and voilà.

Affogato

2 cups strong, chilled coffee

1 pint vanilla gelato or ice cream (I'm partial to Häagen-Dazs)

4 Pirouette cookies (optional)

This Italian dessert is one of my favorites because it's not overly sweet or rich—a perfect finisher after filet mignon. Admittedly, Affogato is best prepared with espresso as opposed to coffee, but how many MCs have a high-tech cappuccino machine? I've found that coffee works well as a substitute, as long as it's super-strong, fresh, and top quality.

At the beginning of your dinner party, brew two cups of coffee and refrigerate for at least 45 minutes (you can also make Affogato with warm coffee, but I find that it melts too fast). At dessert time, set out four small tumblers, add two scoops of ice cream, then slowly pour just enough chilled coffee over the scoops to generously coat them. Stick a swirly Pirouette cookie in the ice cream. Serve immediately.

Easy Chicken Cordon Bleu and Baked Potatoes for Four

I like this menu because it seems impressive, but the Easy Chicken Cordon Bleu is literally one of the simplest recipes on the planet to make. My friend calls it her easy “gourmet” meal. I call it comfort food at its finest.



THE MENU

Easy Chicken Cordon Bleu

Baked Potatoes

Baby Green Salad

Hard rolls or sourdough bread
from a local bakery (or supermarket bakery in a pinch)

Dessert:

Berry Cream Pie

Drinks:

Serve with a California Chardonnay like McManis 2002
or Morgan Metallico 2002.

THE TIMETABLE

This meal is so easy that you almost don’t need a timetable, but the following is a basic outline.

1 day before the dinner: Buy all the ingredients.

3 1/2 hours before: Set the table. Make the pie.

3 hours before: Hop into the shower, do your hair and makeup, put on comfy clothes.

2 hours before: Scrub the potatoes and wrap them in foil. Do the chicken prep.

1 hour and 30 minutes before: Preheat oven to 350°F.

1 hour and 15 minutes before: Put the chicken and potatoes in the oven to bake (set the timer for 1 hour).

1 hour before: Wash the lettuce and put it in a salad bowl. Slice the fresh Parmesan and put aside, well wrapped.

45 minutes before: Refresh your makeup and hair. Change into your evening outfit.

15 minutes before: Check the chicken and potatoes and remove them if they're done. Keep the chicken covered and potatoes wrapped in foil.

10 minutes before: Drizzle the salad with olive oil, vinegar, salt, and pepper and toss. Garnish with the fresh Parmesan slices.

5 minutes before: Quickly slip into your party outfit.

Easy Chicken Cordon Bleu

MG TIP: Whenever you're working with raw chicken, keep the chicken well away from any other ingredients and utensils to avoid salmonella poisoning; and be sure to wash everything the chicken touches (including your hands) with warm, soapy water.

4 boneless, skinless chicken breasts

1/2 pound precooked sliced ham

1/2 pound sliced Swiss cheese

One 10 1/2 ounce can cream of mushroom soup

1 cup (8 ounces) sour cream

Preheat the oven to 350°F. Lay the chicken breasts on a cutting board, cut off any excess fat, and lightly pound them with a meat tenderizer. Lay the chicken flat. On top of each chicken breast, lay one slice of precooked, lean ham and one of Swiss cheese (enough to cover the breast). Roll up the chicken breast, starting at the narrowest end, wrapping in the cheese and ham in the process. Secure the rolled breast with a toothpick in the center. Transfer the rolled breasts to an ovenproof baking dish. In a small bowl, combine the cream of mushroom soup (don't balk, it's every wannabe gourmet cook's staple) with the sour cream. Mix thoroughly and pour over the chicken.

Cover the dish with foil and place it on the center oven rack (place the foil-wrapped potatoes on the rack surrounding the chicken). Bake for approximately 1 hour, or until the chicken is tender and no longer pink inside and the potatoes can be pierced easily with a fork.

Cover the chicken to keep it warm. Fill a gravy boat or saucer with any sauce that remains in the pan and serve it alongside the chicken and baked potatoes.

Baked Potatoes

4 to 6 small to medium baking potatoes, such as Russet or Idaho

Scrub the potatoes with a potato scrubber. An unused scouring dish sponge will work just as well. Rinse them thoroughly and towel dry. Wrap them in foil (shiny side out) and pierce each potato through the foil two to three times with a fork. Set them aside until chicken prep is done. After you place the chicken dish in the oven, arrange the potatoes on the rack around it. To check potatoes for doneness, pierce them with a fork. If you can insert and remove the fork easily, your potatoes should be done. You can also squeeze them to see if they're soft enough, but be sure to wear oven mitts.

MG TIP: To reduce the fat and calories by one third, use Campbell's 98% Fat-Free or Healthy Request Cream of Mushroom Soup and any brand of light sour cream.

MG TIP: Once again, I recommend investing in a meat thermometer. Chicken breasts should be 170°F in the thickest part when done.

MG TIP: If you prefer to use large baking potatoes, be sure to put them in a preheated oven a half hour before putting the chicken in, as the large potatoes will require more cooking time than your chicken dish.

Baby Green Salad

MG TIP: Use a vegetable peeler for very thin slices.

MG TIP: Invest in a salad spinner. You can buy them quite inexpensively anywhere from Target to Bed Bath and Beyond. You'll never have to dry washed lettuce by hand again.

4 to 6 cups prepackaged, prewashed, assorted baby greens

1/4 to 1/3 cup extra-virgin olive oil

1 1/2 to 2 tablespoons balsamic vinegar

Salt to taste

Freshly ground black pepper

6 very thin slices Parmesan cheese or other hard cheese for garnish (optional)

Empty your greens into a large salad bowl and drizzle them with oil and vinegar. Salt and pepper your greens lightly, then toss and taste, adding more salt and pepper if desired. Garnish with the sliced Parmesan, and serve.

Berry Cream Pie

One "ready to use" graham cracker pie crust

One 8 ounce package cream cheese

2 tablespoons milk

1/2 teaspoon vanilla

1 cup powdered sugar

One 8 ounce container of whipped topping, thawed (to thaw leave out for 2 to 3 hours at room temperature or overnight in the refrigerator)

1 can of cherry pie (or any favorite) filling/topping.

Combine cream cheese, milk, and vanilla with a hand mixer on medium speed until smooth. Reduce mixer to low speed and gradually blend in powdered sugar. Add entire container of thawed whipped topping and blend thoroughly on medium speed. Pour mixture into graham cracker crust. Cover with plastic wrap and chill for 3 hours in the refrigerator. Top with a can of your favorite pie filling before serving.

A Sexy Aphrodisiac Supper for Two

Whomever you break out this menu for is one very lucky man. Artichokes, basil, lobster, and strawberries are all considered aphrodisiacs, and all these foods can be fed to each other using just your hands. Although this spread will look luxe, it's actually a snap to prepare—in fact, you can do some of it in the microwave. This menu is devoid of garlic, bloat-inducing breads, and side dishes for a reason: They all may get in the way of other amorous activities!



THE MENU

Artichokes with Basil-Lime Dipping Sauce

Lobster Tails with Butter

Dessert:

Chocolate-Dipped Strawberries

Drinks:

A rich, buttery Chardonnay, such as Byron Chardonnay, or Franciscan 2002 Chardonnay. Champagne works too.

THE TIMETABLE

One day before your private party: Buy all the ingredients except the lobster tails.

That morning: Buy the lobster tails and prepare the Chocolate-Dipped Strawberries.

3 hours before: Prepare the Basil-Lime Dipping Sauce, cover, and refrigerate. Trim the artichokes so that they're ready to go.

2 hours before: Shower, get fabulous, and chill the champagne or white wine.

1 hour before: Make the lobster sauce. Begin boiling water for artichokes.

45 minutes before: Drop artichokes into boiling water. Prepare the lobster tails. When cooked, cover with foil and keep them warm in a 200°F oven.

20 minutes before: Speed-chill your champagne (page 54) if you forgot to do it earlier.

15 minutes before: Slip into your sexiest clothes and spritz perfume in naughty places. Touch up your makeup and hair.

5 minutes before: Pop a breath mint into your mouth and Al Green into your CD player . . .

Putting It All Together

Artichokes with Basil-Lime Dipping Sauce

MG TIP: Raw or cooked artichokes will keep up to a week in the refrigerator. Make sure to sprinkle them with water and place them in an airtight plastic bag.

2 artichokes (go for the firmest, heaviest ones you can find; spring is peak season for artichokes)

16 cups (4 quarts) water

1/4 cup lemon juice (optional)

1 1/2 tablespoons salt, plus more to taste

1 1/2 tablespoons olive oil (optional)

1/4 cup mayonnaise

Juice of 1/2 lime

A few basil leaves

Freshly ground black pepper

To rid the artichokes of thorns, cut off the top inch of the bud and trim off one-third of each leaf with a pair of kitchen scissors. Fill a large pot with the water, lemon juice, and salt. Bring to a boil over

high heat and place the artichokes in the pot right side up. Add the olive oil, if desired, to give a little extra taste. When the water returns to a rolling boil, cook, uncovered, for 25 to 35 minutes, or until the artichokes are tender when pierced with a skewer or fork and a leaf comes away easily from the base of the artichoke. Spoon the mayonnaise into a small dish and mix it with the lime juice, basil, and more salt, if needed, and pepper.

MG TIP: The heart of the artichoke is the tenderest part. After eating all the meat from the leaves, scoop the fuzzy center out (the choke—don't eat) with a spoon leaving the firm base behind (the heart). Eat your heart out.

Lobster Tails

1/4 cup (1/2 stick) butter
3 teaspoons chili powder
1 lemon or 2 teaspoons lemon juice
2 thawed lobster tails, shells on

Preheat the oven to 400°F. In a small bowl, mix the butter, chili powder, and lemon juice and microwave for 2 minutes on medium high so that the butter is completely melted. With a sharp, heavy knife, split each lobster tail down the middle, leaving a clean cut but keeping the shell on. Place the lobster tails in a baking dish and generously baste with the chili-butter sauce. (If you don't have a basting brush, a spoon also works). Bake the lobster tails for approximately 20 minutes, or until they're cooked through.

MG TIP: Buy your lobster the same day you plan to eat it, and don't refreeze it.

MG TIP: If you're pregnant, talk to your doctor about eating or preparing raw seafood.

Chocolate-Dipped Strawberries

2 cups water
6 ounces bittersweet chocolate, chopped
3 tablespoons heavy cream
2 tablespoons butter
1 teaspoon vanilla
10 large strawberries with long stems

Cover a cookie sheet with wax paper and set it aside. Pour the water into a medium saucepan. Find another heatproof bowl that can sit

MG TIP: For added wow, you can roll your strawberries in chopped-up Oreos, nuts, or coconut 5 seconds after you've dipped.

on top of the saucepan without touching the water (this is a makeshift "double-boiler"). Add the chocolate to the bowl and turn the heat to medium-low. *Do not let the water touch the chocolate, or it will "seize" and be ruined.* When the chocolate is melted, add the heavy cream, butter, and vanilla, and whisk. When the mixture is smooth and the butter is melted, hold each strawberry by the stem and dip it into the mixture, twirling it carefully when you're done to shake off the excess. Set the strawberries on the wax paper-covered cookie sheet and refrigerate for at least 30 minutes to set.

Faking It

Okay, now that I've given you some great menus to work with, let's get real: Sometimes disaster strikes and you accidentally torch your main course. Or your cat leaps on the counter and turns your pasta into pet chow. Meanwhile, your guests are coming in less than two hours. My solution? *Cheat.* Here's how:

- To serve (4–6), buy a fully cooked rotisserie chicken from your local gourmet food shop or grocer. Once your guests arrive, pop it into a preheated oven at 250°F for 10 to 15 minutes. Slip in a few sprigs of rosemary, sprinkle fresh parsley on the top, and garnish with halved lemons.
- Pick up fresh, pregrilled fish or seafood from your grocer—whether it's swordfish, shrimp, or salmon. Drizzle with olive oil and heat under your broiler for two minutes, or until warm. Garnish with fresh herbs and lemon slices.
- Who says you have to cook your own veggies? Go to your local grocery store's deli counter and see what vegetables they've prepared for that day—such as steamed asparagus, grilled zucchini and peppers, or marinated artichokes—and give them a quick reheat before guests arrive.
- Chinese takeout *can* look chic. Just take everything out of the containers and transfer onto clean-lined, rectangular plates. Paired with fabulous vino and a dessert like chocolate-dipped

fortune cookies or green tea ice cream, guests will forget they're eating takeout.

- Instead of making your own dessert, buy one from your local bakery. Serve it on a platter with some fresh berries, and no one will know the difference (as long as you don't choose the most ornate cake in the case).
- Mashed potatoes go fabulously with steak and salmon, but who wants to be churning spuds all afternoon when you could be getting a pedicure instead? Buy takeout mashed (KFC has the best ones, but the grocery store—deli variety isn't half bad) and add one special ingredient, such as wasabi, horseradish, pesto, or Cheddar cheese. Reheat and garnish with chives.
- When in doubt, garnish. Use deep pink and red rose petals, herbs, crab apples, figs, apricots, parsley, arugula, baby cherry tomatoes, gourmet olives, or drizzles of olive oil and cracked pepper around your entrées. . . . it will give everything a more "homemade" touch.

The Drinks

Modern Girls like to have fun, especially when they go from shake-shake-shaking their bodies to music to shake-shake-shaking drinks for their guests. And while elegance and epicurean feasts are important, a party can live or die by the cocktails served.

How to Stock a Bar

Before you can start mixing up your cocktails, you've got to have the proper supplies first. Of course, it's always easier to offer one specialty cocktail (like a mojito or a cosmopolitan) and then serve beer and wine. If you want to do a full-blown bar with variety, here's a starter kit for creating your own liquor lair:

The Hard Stuff

Vodka (splurge on a pricier one so you don't get a hangover) and store in the freezer. That way it's ready to go—and chances are you have more room next to the ice cream than you do in your pantry, thanks to your newly stocked cupboard, per the list at the beginning of the chapter.

Gin (ditto above on the pricey part)

Rum (dark rums are sweeter but light rums are more commonly found)

Tequila (go for the gold label)

Whiskey (see pages 225–28 to pick the perfect scotch)

Other Basics

Imported beer

Wine

Angostura bitters

Triple sec

Amaretto or Bailey's Irish Cream

Vermouth

Mixers

Tonic water

Club soda

Ginger ale (you can get by with tonic, but it's nice to have around for future tummy aches)

Grenadine

Garnish

Lemons

Limes

Oranges

Maraschino cherries

Olives

How to Make a Martini Bond Would Kill For

There's something sexy about a woman who can make a great martini. It says "old school," "elegant," and "party girl" all in one potent little glass. But with the advent of watermelontinis, passionfrUITtinis, and chocolate chiptinis, true Modern Girls know that a classic is best. She needs no fancy ingredients to prove her mettle.

For such a simple drink, though, martinis certainly require quite a production. The best advice is to invest upfront. Get a decent shaker and strainer. Buy a large bottle of vermouth (trust me, you'll never see the bottom of it), keep the pantry stocked with jumbo pitted green olives, and stick at least one bottle of vodka in the freezer. As for fancy vodkas versus cheap ones? There are myriad different expert opinions, but the fact is that premium vodkas just might be worth the money. Finer, more expensive vodkas are produced in smaller batches, distilled several times, and then filtered, a process that leaves them purer and, consequently, better. They make for smoother mixers and are even delicious straight up. The unique purification process of premium vodkas usually leaves them with fewer congeners (natural by-products created during the alcohol fermentation process), which may mean a kinder, less punishing hangover (if there is such a thing).

But any Modern Girl will tell you that somehow, hangovers from snazzy labeled bottles just feel better than those from torrid cheap ones.*

MG TIP: The distinction between a good and a great martini is the "chill" factor. *Great* martinis are chilled and not watery. That's why many prefer shaken to stirred, since stirring leaves more time for the ice to melt and won't get your drink optimally cold.

The Perfect Vodka Martini

2 ounces vodka (a little less than a quarter of a cup)

A dash of vermouth

Olives (or cocktail onions)

*I will refer purely to vodka martinis after having such a dreadful experience after a night of gin martinis that I feel ethically I can't pass on the recipe.

Before you plan on drinking, rinse your martini glass. If you don't have a martini glass, the best substitute is a wide-mouthed glass. Shake off the excess water and stick it into the freezer. If time is pressing, fill it with cracked ice and water and let it sit a few minutes.

Take four or five large ice cubes and crack them into somewhat smaller pieces. Put each cube in the palm of your hand, grab a table-spoon, think of an ex, and give a good whack. Don't use crushed ice, as it will melt too fast. Place the ice in a martini shaker and add the vodka and vermouth. Shake sharply for 10 seconds (no cheating). Strain into a frosted glass (or at least a clean one) and garnish with an olive (or onion). Repeat as desired.

When You're Caught Unprepared

Now, I sometimes feel the mood isn't right for a shaker . . . or I can't find it. In this case:

Fill a mixing glass with ice cubes and water. Stir the ice alone in the glass until the glass is chilled. Tip out the water, and top again with ice. Add the vermouth and continue to stir. Add the vodka. Stir thoroughly but try not to chip the ice, as this will dilute the vodka. Strain into a frosted glass and garnish.

When Your Drinker Wants It Dry

Hopefully it's that he likes his beverage dry, not that he himself is dry. When it comes to martinis, "dry" is about the amount of vermouth. The less vermouth, the drier the drink (basically, he's asking for straight vodka). Should your companion ask for "extra-extra-dry," consider adding no vermouth to his drink but simply dabbing a touch on your body. That way, he can decide for himself how dry he's willing to go.

The Vamp

Since not everyone goes Bond bonkers for martinis, it's good to know another chic cocktail to whip up for your guests. This one involves scotch, so it's definitely not for the weak-of-palate:

2 ounces Dewar's Scotch
1/2 ounce GranGala liqueur
2 ounces freshly squeezed orange juice
1/2 ounce fresh lemon juice
2 dashes Angostura bitters

MG TIP: One ounce = $\frac{3}{4}$ shot, or 2 tablespoons

Shake all the ingredients in a cocktail shaker, strain into a chilled cocktail glass, and watch out—after a few sips your female guests may instantly become just a little more, well, vixenish.

Sangria: A Sweet, Refreshing Tipple

Sometimes scotch and martinis are too stiff to serve—and don't quite go with your meal. This brings me to sangria, a refreshing mix of wine, brandy, and fresh fruits, served over ice. It instantly makes a party feel festive, especially in the summertime—and because it's on the sweet side, you can get away with not serving a dessert if you prefer. It's a red-wine punch, although it can also be made with white wine (known as *sangria blanco*).

Super-Fruity Sangria

1 bottle red wine (I like Rioja or Shiraz best)
2 cups orange juice
2 cups ginger ale
1/4 cup brandy
1/2 cup Triple Sec
1 thinly sliced orange (keep a few pieces for garnish)
1 thinly sliced Granny Smith apple
1 thinly sliced lime
Other fruits, if you so desire

Combine ingredients in a pitcher and keep in the fridge overnight. Before your sangria shindig, add ice cubes to the pitcher, pour into glasses, and garnish with an orange wedge.

Wine

Buying Wine

Is it true that cheap women drink cheap wine? Certainly not. But there are some facts that might help you feel more confident next time you buy and serve wine. While a \$100 bottle probably isn't ten times as good as a \$10 one, a \$20 bottle may be ten times better than a \$5. So your best bet is to stick within \$17 to \$25 if you can afford to. Here are a few tips from *Wine Spectator* to follow when looking for wine:

- Don't be a wine snob. Trust what you like and don't get caught up in high prices or critic's awards.
- When you've found a wine you like, buy it by the case. Some retailers give you a 10 percent discount, or one bottle free.
- Having said that, shop around for different styles. As Mikey would tell you, "Try it, you might like it." There are many new types of wines, and you may find one that better suits you.
- Shop for values. You can get great prices on very good wines. Find a shop you like, build a relationship with the owner or sales clerk, and ask them to alert you to new specials.
- Like you, wine should never get old. Unless you're buying super-expensive bottles, most should be consumed within ten years.

What Wine to Serve?

Modern Girls know that when it comes to matching food and wine, you should forget about "The Rules." After all, you'll drink most of the

wine before and after dinner, so just find a wine that you like and would drink by itself.

According to *Wine Spectator*, the old rule about white wine with fish and red wine with meat is a bit outdated. It used to be that all white wines were light and fruity and red wines were heavy and weighty; but that doesn't hold as true today. It is true that hearty food usually needs a full wine because robust food will make a lighter wine taste dull. With lighter food, a light wine fits better, but you can also use light food to bring out the fuller flavor of a heavier wine.

Storing

Unlike me, wine hates heat. Keep bottles out of direct sunlight (total darkness is best) and store them on their sides. If you don't have wine cases or racks, store them as low to the ground as possible in a cool, dry space that doesn't get much light. A low cabinet you don't open often is ideal.

Anything over 70° F will affect a wine, resulting in flatter flavors and aromas. In addition, rapid temperature fluctuations (and I don't mean between you and your date) may cause pressure changes within a bottle, moving the cork upward and allowing air in the bottle. This can lead to oxidation, which produces a brownish color and makes it taste icky (that's a technical term).

Serving

For most of the wines I serve, a plastic cup wouldn't change the way it tastes. But occasionally even I splurge on (or receive) a fine bottle. In this case, the glass matters. The size and shape of the bowl of the glass will affect intensity and complexity of the bouquet. The rim matters because it determines where the wine lands on your tongue, affecting the taste.

The stem of the glass should be long enough so that your hand doesn't touch the bowl. Not only will you get unsightly fingerprints on it, but you might warm the wine when you shouldn't. The stem should

MG TIP: If a guest brings you a bottle of wine as a gift, don't feel compelled to open and serve it. The guest should understand that you have probably selected the best wines for your meal, and the gift is more of a thank-you. If you think your guest is expecting it to be opened but you don't want to serve it with the meal, serve it for cocktails.

MG TIP: When entertaining at home, it's up to you whether you want formally to "taste" the wine. Unless you are having a tasting, it isn't mandatory or even necessary. But when experimenting with a new bottle that you are unfamiliar with, you may want to taste or ask one of your guests to taste it for you.

be almost as long as the bowl is tall. As for the bowl, the clearer the glass is, the richer the wine's color will appear.

Unless you're looking to get yourself and your date really drunk, fill a wineglass no more than half full. This leaves enough space to release the aromas.

Many glasses are too small; few are too large. A good red wineglass will have a capacity of at least twelve ounces (that's a full soda can). Generally, glasses for red wines are wider than those for white. Champagne flutes should hold six and a half ounces or more (smaller than your red wineglass) but should be filled two-thirds of the way up to the top. They have smaller openings to conserve the bubbles. Because port and sherry are stronger wines, they are usually served in smaller glasses. Brandy snifters have little to no stem, because your hand should cradle the glass to heat the brandy slightly.

Hangover Help

What about that wicked hangover headache the next day?

While many of us believe a hangover is nature's way of paying us back for a good time, in truth, a hangover is caused by a combination of dehydration, a depletion of vitamins (A, B, and C) and the toxic by-product of alcohol metabolism (acetaldehyde).

While hangovers are hard to escape entirely, some drinks give you worse hangovers than others. The ethyl alcohol (ethanol) gets you drunk, but how brutal the hangover will be can depend on the impurities or congeners (amyl alcohol, butyl alcohol, methyl alcohol, propyl alcohol, and isopropyl alcohol—they even sound hostile).

Due to their filtering processes, clear liquors such as vodka and gin are generally lower in congeners than whiskey, rum, and bourbon. Freshness also matters. Liquor that has been around a while (particularly an open bottle of wine) will have produced more hangover-causing acetaldehyde.

To keep you from praying to the porcelain gods the next morning, follow these tips:

How to Prevent a Hangover

- Have a preparty meal. Before you imbibe, load up on a low-sodium combo of complex carbs, protein, and fat, which will be digested slowly. Try a whole-grain pita stuffed with grilled chicken, veggies, and cheese.
- Take a Berocca vitamin supplement before you start drinking (consult your doctor first). You can purchase a bottle of Beroccas at the pharmacy. This gives you additional vitamin B, which can help you better combat a hangover.
- Skip carbonated alcoholic beverages. The alcohol in beer, champagne, and wine coolers is absorbed faster than in noncarbonated drinks.
- Alternate fruit juice or water in between your drinks.
- Beware of sugary libations. The sweet flavor masks the alcohol, which can make you consume more booze than you think.
- Drink lots of water before bed to help prevent dehydration.

Hot Hangover Remedies

While I can't promise a full-blown recovery, consider serving this hangover-crushing New Orleans secret as a nightcap at your next party. Your guests will thank you in the morning.

- Mix a drop each of lemon juice, heavy cream, and powdered sugar with equal parts orange flower water (which you can buy at pretty much any upscale food store), egg whites, gin, and soda.
- Should you not have the forethought (or the damn flower water), try to stock up on the energy powder available at most health food stores. It's typically used to ward off a cold, but can work wonders on the "too-much-partying" flu.

Setting the Mood

Now that you've mastered your menu—or at least how to fake it—it's time to pay a little attention to the table. I've found that if my guests walk into a nicely set room, it puts them in a good mood and makes them feel pampered—before they've even had a bite.

Table-Setting Savvy

When you're throwing a dinner party, think of your table as the gift-wrapping and your food as the gift. You want to give your guests a knockout visual presentation so they get excited about tucking into the delicious spread you've prepared. But all you really need to pull off the effect is a runner for a semiformal dinner (you and your guests are wearing jeans and cute tops) or a fabric tablecloth for a formal one (everyone's asked to wear cocktail attire).

If you don't have a runner (which is basically just a long strip of fabric laid down the center of your table), a quick makeshift idea is to use a long scarf. I've even used a black brocade scarf of my grandmother's before. Another option is to run a row of fabric place mats down your table. With your flowers and olive oils and other small dishes on top of them, no one will notice they're not all one piece.

For a formal table, splurge on a tablecloth. White is always a safe bet because it won't clash with your plates or food. But don't worry about getting the finest quality. What's more important is that it's ironed and crisp-looking. If you'd sooner have your teeth drilled than iron, send out your napkins and tablecloth to be pressed.

A truly formal setting implies having all of your cutlery, dishes, and glassware already on the table at the beginning of the meal. What I like about this—whether I'm actually serving a formal meal or not—is that not only does it pass the Miss Manners test, but as the hostess you don't find yourself scrambling for more glasses during the meal.

Traditionally, cutlery is laid smallest to largest, working toward

the plate. Forks go to the left of the plate, spoons and knives to the right. The exceptions are the dessert fork and spoon, which go above the plate, spoon on top. There is great debate among my friends as to whether you should put out a full set of cutlery even if you don't need it (i.e., a salad fork if there is no salad). My feeling is, put out whatever you think a guest might use (who knows, she *might* want to cut her rigatoni with a knife). But skip anything that will lead a guest to think a course is coming that isn't. (I once left a dinner party extremely hungry, thinking, given the plethora of forks, that the entrée was the appetizer.)

Place the water goblet right above the tip of the knife, and set the wineglasses slightly in front of the water. For more formal parties, preset for as many different types of wines or champagne as you plan to serve.

I prefer to set the napkin in the center of the plate, with a nice napkin ring. Many people like to place the napkin *in* the water goblet, but after breaking a friend's Tiffany crystal stemware trying to remove it, I now try to spare guests of mine—and my fine crystal—the same fate.

After you remove your napkin from the ring, place the napkin on your lap and the ring to the left of your plate. After you have finished your meal and get up to leave the table, you can place the napkin to the left of your plate, or once your plate has been removed, you can place it where your plate had been, but not back in the napkin ring. However, it's proper etiquette to leave your napkin on your lap until you get up from the table . . . even if you're finished eating. If everyone stays at the table and chats after the meal, it is considered rude to have your dirty napkin in sight.

Don't have napkin rings on hand? Here's how to fold one like a pro:

Fold the napkin into a triangle. Fold in the two bottom corners one quarter of the way. Fold both of the corners over one another so they meet in the middle. Fold the top point down and flip the napkin over, and you have a chic envelope shape. You can leave it as is, or insert your silverware, a pretty flower, or chopsticks if you're serving an Asian menu.

MG TIP: Forget which side to put the bread plate and which side to put your drinking glasses? Make an "okay" sign with both hands—you'll see that your left hand makes a "b" for bread, and your right hand makes a "d" for drink. Easy!

MG TIP: Remember that all food and drinks should be served on each diner's *right* (that's why the glasses are all on the right), and cleared from each diner's *left*.

The Centerpieces

Part of entertaining is just making things look pretty—you, your pad, your food. It's not about spending tons of money; it's about showing guests that you made an extra effort to have things feel a bit more festive for them. While everyone knows that flowers can make a room, unless you're sent a magnificent bouquet, do not feel obliged to take out a second mortgage to make your living room look like the botanical gardens. In fact, when it comes to arranging flowers, here's the best advice I've been given: Don't. When possible, avoid arrangements. Truth is, it's hard to make cheap flowers look expensive and remarkably easy to make even expensive ones look cheap.

Instead, consider "alternate" arrangements that make guests think you're far too creative to resort to flowers or have held so *many* dinner parties already that you've run through the entire botanical repertoire. Another bonus to these alternative arrangements is that they are all fairly low to the table, making it easy to talk over them.

Snazzy Alternatives to Flowers

- **Fruit:** Bowls or vases filled with one variety of whole fruit (Granny Smith apples, lemons, and limes are my favorites) are as colorful as most flowers but last longer . . . and certainly come in handy should your bar run short.
- **Floating candles:** They have varieties that look like flowers, but I prefer a single color arranged in a bowl. It adds to the mood, is safer than long tapers, and there's no arranging necessary. You can also add a few floating single-bloomed roses or sunflowers to the bowl.
- **Wheat grass:** Simple flat beds of the stuff add greenery to a table, last longer than most flowers, and can be whipped into an elixir should your party leave you feeling run down.
- **Candy:** Nothing is as tempting as a vase or bowl filled with multi-colored jellybeans, childhood favorites, or sweets in bright wrap-

pers. The added bonus is that after dessert, you'll have little to clean up.

The Real Deal

Okay, sure, they're cute ideas, but sometimes you're just going to want to use flowers. After one party when my candy centerpiece was half empty before my guests arrived, I figured I might need to switch strategies. So when arranging flowers, here are a few things to remember.

- Invest in a nice short vase. Sure, it's easy to pull out the big, tall one your ex sent you stuffed with long-stemmed roses when he wanted to convince you to take him back, but as with him, it's not the size that mattered. Keep it low. While tall arrangements are eye catching, they can ruin dinner conversation. Flowers need to be low enough to allow guests to see one another.
- In general, flowers should be one and a half times as tall as the vase they are in.
- Go for a single bloom. One of my favorites is to put three or four low square vases on the table with one blossomed rose in each. It makes a dramatic statement, but requires little work and even less skill.
- One color is easier to make look good than many. Try to pick three similarly hued flowers for an arrangement.
- One of the easiest arrangements is a "hedged" or vase-top arrangement—in which the flowers are bunched together right at the top of the vase. Get a bunch of one type of blossom and cut the stems down so that the bud is just resting on the vase. Repeat with the remaining flowers until the vase is full. You may cringe at cutting long stems off flowers like roses and calla lilies, but it will look elegant and doesn't really require arranging. Showcase the blooms in a short, squat vase. Big blossoms (like hydrangeas) can be done in a more statuesque vase if you prefer.

MG TIP: Arranging flowers is much easier without water. Get all your flowers in place, and then add the H₂O. It's more likely that the buds will stay in place.

MG TIP: Ever wonder what to do with cloning vases? If you're like me, there are two things you have more of than you could ever need: wire hangers and cheap glass vases from flowers sent to you by adoring fans (read: your parents). While I have yet to figure out what to do with the hangers, here's an idea for the vases. Go to a thrift store or fabric store and buy different attractive fabrics (heavier cottons and silks are the best). Get a glue gun (or a tube of superglue if glue guns make you feel too crafty), place a small amount on each corner of the fabric, and wrap vases in the fabric. Depending upon the shape of the vase, you may need to precut the fabric, but chances are you can just wrap up the vase in it. Then give the new, more original vases to friends, or use one of them as your centerpiece and send a lucky "winner" home with the whole thing (put a gold star under a plate).

- Use that green Styrofoam to arrange your flowers. It keeps flowers in the place you want them and if the best florists use it, why shouldn't you? But the trick is to make sure the foam isn't visible. Use in an opaque vase, or if that's not available, try to get a big banana or palm leaf (florists have them) to wrap around the inside of the vase. Or cut lemon, lime, or orange slices and place on the inside of the vase for cover.
- Similarly, use bubble wrap or newspaper to fill in areas of an opaque vase and make a few flowers seem like more.
- To get grime out of vases: Pour in ice and rock salt (or table salt if rock salt isn't available) then rinse. It leaves the vases shiny. Alternatively, soak the vase in water and Clorox for thirty minutes.

Picking and Maintaining Flowers

- *Don't cut with scissors. Get a real pair of garden cutting shears.* I used to use kitchen scissors all the time. Who owns flower cutters anyway, and a cut is a cut, right? Wrong. Scissors crush the stem and prevent the flowers from getting water. Invest in garden shears and use them only to cut flower stems, or they will get dull.
- *Bacteria are what kill flowers fastest. Put a few drops of Clorox in the water to keep blooms fresher longer.* (I know, you really should change the water every other day, but I'm lucky if I take a shower that often.)
- *If it's an extra-special bouquet, use bottled water.* Or if you're cheap like me, at least use water from a Brita-style purifier. This cuts down on the bacteria.
- *Tips for Particular Flowers:*
 - *Roses:* When choosing roses, squeeze them. If the petals feel tightly bunched, chances are the flowers will bloom. If they are loose, it's safe to guess they'll droop before dessert. Also, look to see whether the tiny leaves surrounding the bud are pointing up. As in many other situations, pointing up is a good thing.

- *Tulips*: To keep the stems from bending, roll them in wet newspaper, and then submerge them in cold water up to the head. When you are ready to display them, switch to a vase with cold water and ditch the newspaper.
- *Irises and daisies*: Treat with three drops of peppermint oil in a quart of water. (You can buy peppermint oil at most natural food stores.)
- *Lilacs*: Scrape the bark off the bottom of the branch, smash the end with a hammer, fray it, and soak in cold water with the powder packet you get at the florists.
- *Lilies*: Add one-quarter cup vinegar per two quarts of water.

The Modern Girl's Flower Kit

Garden cutting shears
 Green Styrofoam
 White vinegar
 Clorox
 Brita water jug
 Peppermint oil (if you're a big iris and daisy fan)
 Bubble wrap
 Flower food (stock up on the packets you get from your florist)

Lighting

Just as important as your centerpiece is the kind of lighting you use at your party. Your food (and your guests) will look twice as attractive if you take a few steps to ensure sexy mood lighting. So turn off those bright, wrinkle/zit/cellulite-emphasizing halogen lamps and replace your regular 65-watt bulbs with soft, 40-watt amber bulbs (or, better yet, install a few dimmer lights [see page 156]). Everyone looks just a little tanner and healthier under that gold light. Put votives every-where you can—bookshelves, windowsills, coffee tables, lining a

MG TIP: A great way to get tapers to burn longer is to pop them in the freezer for a few hours before your party. Right before guests arrive, take them out, place them in their holders, and light them. You'll get twice the burn time out of them. Always trim all candle wicks to one-quarter inch.

MG TIP: Tired of your cylindrical candles looking like lopsided mushrooms after the first few uses? Burn them for no less than three hours the first time you light them. This creates an even ring on the top.

MG TIP: We all know not to cry over spilled milk, but what about spilled candle wax? No sweat. For hard surfaces, let the wax cool and harden, then scrape it off with a credit card. For difficult-to-reach spaces such as moldings and creases in tables, use a hair dryer to melt the wax and wipe clean. For rugs, heat up an iron and place a brown paper bag over the wax spot. Run the iron over the bag. The paper will absorb the wax. Be sure not to use a hair dryer or iron on anything flammable.

MG TIP: Don't have a dining table, or your kitchen table seats only two? No problem—either buy a cheap card table and put a pretty tablecloth over it, or make your coffee table your dining surface and have guests lounge around it on large, cushy pillows. Wrap couch pillows in saris and scarves for an exotic look.

staircase, on the floor of your entryway, in the bathroom—these little light sources dance off skin and make everything look more inviting. Another small touch that adds a magical feel is using white twinkle-lights—wrap them around a staircase or line them inside a window or around a mirror.

Maximizing Party Space

Don't *not* throw a party just because your place is a little cramped. To accommodate as many people as possible when they're mingling before dinner, push your couch all the way against the wall and bring in chairs from other rooms to cluster in various areas. That way, everyone won't be crowded around your coffee table. Clear any furniture that may be blocking a window—guests (especially smokers) crave that space. Set up hors d'oeuvres and drinks at both ends of the room so there will be traffic back and forth and people won't just huddle in one corner.

Music

Like lighting, music can either make your party sexier . . . or seriously put a cramp in it. The first thing to consider is pacing: The faster the music, the faster people will drink (I've learned this the hard way as a hostess). So start out the night with your slowest grooves because this is when your guests will be drinking cocktails on empty stomachs. When you sit down, build to something a little more upbeat, but make sure the beats don't go faster than a normal heart rate. Otherwise, people will subconsciously eat faster to keep up with the pace of the music—not what you're going for! You can finish off the evening with something a little more fun and wild because this is when people are loosened up. Another tip: If you're not into playing deejay, choose a CD without lyrics. No one will know if that Coltrane CD has been playing four times in a row.

Next, consider the vibe of your menu, decorations, and guests. Are you serving sushi and sake, and talking art exhibits and indie

films? Or will it be a rowdier, plate-sharing evening with heavy flirting and politicking? Once you can visualize the scene, choosing a soundtrack will be easier. Here are a few places to start:

Hip and Edgy

Thievery Corporation, *The Mirror Conspiracy*
 St. Germain, *Tourist*
 Groove Armada, *Goodbye, Country (Hello Nightclub)*

Bossa Nova

Stan Getz, *Jazz 'Round Midnight*
 Bebel Gilberto, *Tanto Tempo*
 Antonio Carlos Jobim, *Wave*

Jazz and Standards

John Coltrane, *My Favorite Things* or *Blue Train*
 Miles Davis, *Kind of Blue*
 Nina Simone, *Nina: The Essential Nina Simone*

Soulful and Mellow

Bill Withers, *Greatest Hits*
 Stevie Wonder, *Songs in the Key of Life*
 Maxwell, *Now*

Exotic/Euro

Putumayo Blend, *Music from the Coffee Lands* or *Euro Lounge*
 Gipsy Kings, *The Best of the Gipsy Kings*
 Ottmar Liebert, *Nouveau Flamenco*

The Guests

What's the point of great food, music, flowers, and booze if the right people won't appreciate it? When you're putting your party crew together, there are a number of moving parts to consider:

Who to Invite

Mix It Up

It's better to bring a few fresh faces into the mix than to solely invite couples or friends who've known each other forever. So don't be afraid to diversify—whether it's by age, profession, or simply people who don't know each other. The best, wildest dinner party I ever went to had both an eighteen-year-old and a sixty-year-old at the table. Who knew?

Don't Designate an Oddball

If you invite a bunch of couples and one single person, he or she may feel out of place.

Keep an Even Male-Female Ratio

Why? It will help keep the conversation balanced and looks more even.

Get a Support Team

If this will be one of your first dinner parties, make sure to have one or two close friends on hand who won't be critiquing whether or not your risotto is al dente—and will be there for moral support (and cleanup duty).

How to Invite Them

Calling puts people on the spot, so try e-mail for casual gatherings. For more formal affairs, I prefer mailing out invitations two to three weeks in advance. I'll often throw in a little teaser about the theme of

the party—a wine logo if we're doing a rustic Italian dinner in autumn, or a lime-colored card in a clear envelope if we'll be dining outdoors in summer. Just make sure to leave yourself a week between the time when all the RSVPs are due and when you throw your party. That crucial window allows you to invite a backup couple should others drop out.

Making a Smart Seating Chart

A swank dinner party isn't just about presentation; it's about positioning your guests at the table for maximum mingling (and minimal blowups). Here are some points to keep in mind:

Make Pro Place Cards

They can be as simple as heavy-stock paper stuck in a wine cork, or their name written on a piece of fruit in a silver pen. For a fun touch, take a Polaroid of each guest during the cocktail hour and slip it onto their place-setting. A friend of mine does this at all her dinner parties, and it's always a good icebreaker.

Seat Everyone Male-Female-Male-Female

It keeps a better convo flow. Otherwise, you could wind up with four women at one end of the table and four men at the other (which means giggly gossip at one end and nervous grunting at the other).

But Don't Go Noah's Ark

If you seat couples next to each other, all they'll do is talk among themselves. Instead, seat them just across from each other at a rectangular table, or a few seats away from each other at a round table.

Know Your Place

As the hostess, you should sit at the end of the table that's closest to the kitchen so you can get up easily. Your boyfriend or husband should sit at the other end of the table. This also makes your guests feel more comfortable. I have friends who always insist on placing guests at the head of their table. While they're trying to informalize

the situation, they end up making two guests feel like they have to lead the evening, which usually flops.

Keep Strong (and Muted) Personalities in Mind

You're looking for balance here. While it's probably not smart to put Rowdy Randy smack next to Shy Sheila (she'll probably get a panic attack), you also shouldn't put all the most outspoken personalities at one end of the table. Why? By the time the main course is served, they'll be having a great time while the rest of the guests simply stare and watch the show. Seat an interesting "wild card" personality diagonally from an outspoken political type. That way, if they get into a debate, other people will automatically be invited into their space—and diffuse the squawking.

What Happens When Guests Aren't Clicking?

It sounds basic, but tell them something they have in common—even if it's just by a thread. After all, you're the one responsible for bringing these two together, so you should know something about them that you can toss out to get them gabbing. Dig. Do whatever you have to do. If you've done all you can and you see people just aren't talking to each other, squeeze in between them and start a little small talk.

Topics to Avoid

These days, it's almost impossible not to talk about politics or world issues, but be sensitive to who's at your table. If you've got a brazen left-winger babe chewing out your man's Republican college buddy, it's your job to steer everything back into neutral territory . . . and don't get involved yourself. Other topics that can sting: child-rearing, abortion, religion, layoffs, the prices of people's homes, and, depending on who's at your table . . . plastic surgery.

Happy Endings

How to Make a Decent Cup of Coffee

Nothing can ruin a good meal like a bad cup of coffee. I've gotten a few looks that suggest "Clearly she couldn't have cooked such an elaborate dinner if she can't make a good cup of joe." (Tablespoon, teaspoon, sometimes a girl gets confused.)

If the secret to a good martini is about being cold, the secret to a good cup of coffee is about being hot. The hotter the water, the more flavor it will extract from the coffee grounds. Many say that's why you should invest in a great maker (experts suggest the Bunn B10-B).

Now, I hate coffee grinders and can't see the merit in freezing beans. It just seems so *elaborate*. But the truth is that if you buy pre-ground coffee, know that it will be stale. Typically, whole beans stay fresh about two weeks after roasting. Keep a can of coffee in your pantry for emergencies, but do your best to stock up on beans every two weeks or so. Keep the beans in an airtight container. Store in the freezer over the long-term (over a month) and in the fridge in the short-term (two weeks or less). Invest in a decent grinder, but you can get away with a relatively inexpensive one. Don't grind it too fine. That will make the coffee bitter.

There is some debate over paper versus metal filters. The metal ones are reusable and you'll never run out. Paper filters will absorb some of the oils from the coffee and make it taste less rich. However, these oils may also raise levels of LDL cholesterol. Go for the paper and if guests dare complain, tell them you're just looking out for their health.

Start with cold water (preferably filtered). Measure two level tablespoons of ground coffee per six (not eight) ounces of water. Ideally you should use a coffee scoop, but you may want to measure it against a tablespoon to see how accurate your scoop will be in a pinch.

Rather than leaving the unused coffee on the warmer, pour it into an insulated carafe. The longer it sits on the warmer, the worse it will taste, because the coffee is actually cooking for a second time (the first being when it was brewed), which technically "burns" the coffee. So don't get ahead of yourself and turn on the coffee when you start the

MG TIP: Before you put the coffee in, fill your carafe with hot water and then dump the water, so the carafe is hot. It makes a big difference.

appetizer. Guests would rather wait a few extra minutes for a fresher cup.

Don't clean your coffeemaker with dish soap. It's really hard to get that last bit of detergent out. Instead, use a nonabrasive scrubber and about a teaspoon of baking soda and rinse thoroughly.

How to Gracefully Boot Guests Who Have Stayed Too Long

Getting guests to leave is a tricky business. I suggest making a series of subtle hints that the party is winding down. I've found saying "I've loved having everybody and can't wait to do it again soon" works wonders. Especially if you open a coat closet or start collecting glasses. My godmother simply says "Time for everyone to go now" and shoos us out. The thing is, it's direct, it doesn't play favorites, and chances are everyone is wondering when the right time to exit will be. If your guests are that desperate to stay together they can head to a local hangout or someone else's house. Best to kick 'em out on a high note before you resent that they ever came.

MG TIP: Never do the dishes during the party (it's a total downer).

The Cleanup

Now that you've successfully thrown your dinner party and the guests are no doubt talking up your entertaining skills on their way home, it's time for the dreaded cleanup. And when it comes to loading a dishwasher, Modern Girls know that it's all about *heat*. The water temperature in the dishwasher should be at least 120 degrees. The problem is—beyond the fact that few Modern Girls actually *know* how hot their dishwasher gets—that it's the hot water that first preconditions the dishes for the wash cycle. So to be sure, run the hot water in your sink before starting a dishwashing cycle as this will flush out the cold water in the lines.

You shouldn't have to wash the dishes, but at least scrape them, and a rinse is never a bad idea either. Any surfaces that are not exposed won't get clean, so don't pack them too tightly or have plates touching or spoons, well, spooning. Items should face down. Cups, bowls, or containers that face up will simply fill with water. Wineglasses must be anchored to something (many appliances have racks preset for them). Otherwise they will be bandied about by the water

and break. And be careful. While many glasses and china patterns can go in the dishwasher, if instructions say wash by hand, do it. Otherwise you're likely to ruin them.

There is great debate over silverware in the dishwasher. To get it cleanest, you should load it handle-down, allowing the utensil part to get the most cleaning. However, if you have small children, consider their safety, give an extra rinse, and load them handle-up. Every toddler I know has reached into the seeming treasure chest of glistening items. You don't want your child grabbing the blade. (And frankly, I've never figured out how to unload without getting my hands on the perfectly cleaned cutlery anyway.)

For extra credit, give each silverware item its own compartment (forks together, spoons together). This will save you time in the inevitably badly timed unload phase. Don't overload the dishwasher. If there is no room for the grub to get out, it will settle where you are least likely to notice it (until your mother in-law stops by and picks a bit of crusted macaroni from your serving bowl).

Typically you don't have to fill both cups with soap, unless you're morally opposed to scraping and rinsing. But do make sure the one you fill is latched. If your glasses are spotty, try JET-DRY rinse conditioner. Otherwise, buy one of those plastic white baskets your mother had that allows you to put in spot reducing tablets. Attach it to the lower rack. It works.

Sleep Tight

Chances are it's around midnight now. And you, darling, have done a fabulous job of cooking, greeting, wine pouring, awkward-silence saving, wax-removing, dessert dishing, cleaning, and being an all-around dining diplomat. So go to sleep. As in, put your head on your pillow, shut your eyes, and don't stay up all night wondering whether people had a good time or not. They did. Whatever little appetizer you forgot to serve or CD you overplayed, no one noticed. And the best part is, you've always got another shot to make it better next time.



CHAPTER 3

Mod-Girl Etiquette—Because Good Girls **Do** (Mind Their Manners)

Etiquette has no doubt changed a bit since Emily Post first made us sit up straight and take notice. After all, we live in an age in which saying “Shut up!” means “You’re kidding!” and where people send e-mails for everything from a thank-you to a wedding invitation. And while some of these new rituals make life a little simpler, some are simply rude (Hint: The wedding invite is *not* a good idea). The problem lies in distinguishing which is right and which is wrong. This chapter will help you make sense out of these old-school-meets-technology-age rituals. If you get confused, just err on the formal side because a Modern Girl should never forget her manners. Like champagne and a little black dress, they never go out of style.

Thank-You Notes

With the convenience of e-mail, who has the time (or hell, even the interest) to pen a handwritten thank-you note when you can just type, hit Send, and not even bother with a stamp?

Easy answer: *You* do. A handwritten thank-you is classy and sincere, and says, “I’m making the effort to acknowledge the effort you made on my behalf.” Plus, it practically guarantees you’ll continue to get the kinds of fabulous gifts/dinner party invites/job leads you were thanking the person for in the first place. Meanwhile, an e-thank-you screams, “I’m too lazy to go through the trouble because you’re not worth it.”

If part of the reason you’re afraid of writing a thank-you note is that your literary style is more George W. Bush than John F. Kennedy, then read on for tips on how to craft a few all-important notes.

Writing Perfect Thank-You Notes

To your mother-in-law (even when she’s sent you the most hideous gift ever):

Dear Mrs. Buckingham,

Thank you so much for the lovely set of cat figurines and bumblebee napkins. They add a whimsical touch to our dining room, and the hint of yellow really cheers things up.

It was so nice catching up with you over dinner as well. I love hearing all of your decorating stories. . . . they have given Marcus and me some inspiration to finally renovate the guest room! I look forward to our next visit.

*Love,
Jane*

Hot Tips:

- If in doubt, address your mother-in-law by her married name.
- Do praise specifics about the gift, even if it’s gathering dust in your closet.
- Do say you look forward to seeing her, even if you don’t.
- If she’s spent time with you, do try to mention at least one enjoyable conversation you had together—even if you didn’t find it espe-

cially enjoyable.

- Don't insult her son, even as a joke.
- Send the letter no later than three days after receiving your gift.

To a couple you've stayed with for the weekend:

Dear Jennifer,

What a fabulous weekend Marcus and I spent at your beautiful home in Santa Barbara. Please extend our thanks to Brad as well for your hospitality (and those incredible scones). We haven't felt so relaxed and pampered since our honeymoon!

When Brad finishes shooting Ocean's 13 and you have some precious time off, we'd love to have you to our country home, or, if your schedule is crazed, at least let us take you to dinner.

Again, thank you for a truly lovely weekend—you are incredible hosts.

*Fondly,
Jane and Marcus*

Hot Tips:

- Address the note to both of them or just the wife. If you do the latter, mention her hubby somewhere in the letter.
- Use the word "home" instead of "house."
- If you got into a tiff while you were there, don't rehash it.
- If you don't want to reciprocate the houseguest invitation, at least acknowledge how you'll return the favor.
- Send this letter no later than two days after your stay.

To a prospective employer:

Dear Ms. Head Honcho:

Thank you for taking the time to meet with me today. I enjoyed speaking with you about the senior management opening at Company X (and the benefits of St. Lucia over the BVIs. . . . how could I have been so wrong all these years?!).

Our conversation reinforced how much Company X prides itself on

excellence and demands the best of its employees. I feel that with my skills in Y and Z, we would make a perfect fit.

I look forward to speaking with you soon. If there are any additional references or information I can provide you with, I would be happy to do so.

*Sincerely,
Jane Buckingham*

Hot Tips:

- Use a colon following the greeting, not a comma.
- Add a dash of humor that refers back to your conversation—but skip clichés.
- Restate key points from the interview.
- Don't put anything in writing that you couldn't say in person.
- Stick to "sincerely" or "best regards"—anything else sounds like a kiss-up.
- Type up your letter and send it out the day of your interview.

Who Else to Send Thank-You Notes To

There is no hard and fast rule about who gets and who doesn't get a thank-you note. Suffice it to say that if anyone goes out of his or her way for you—it could even be as small as a friend lending you her chandelier earrings for a date—jot it down and send it in the mail. No one has ever been upset by getting a kind piece of mail.

Do You Give a Thank-You Note for a Nice Thank-You Gift?

The best response for a nice thank-you gift is a phone call. Let the sender know that you received the gift and are touched by the gesture. Tell the person once again that it was more than your pleasure to do whatever it was that he or she is thanking you for. If you are really intent on writing a note then by all means do so, but it *definitely* isn't necessary.

When Is It Okay to Send an E-Mail Note to Thank Someone?

The answer is, almost never. Most etiquette experts agree that it is inappropriate to thank someone via e-mail, whether it's for an engagement gift or a weekend stay at someone's home. The only exception seems to be e-mailing a thank-you note for a job interview, or for very small presents given in a business situation, but even then a proper, handwritten thank-you note is preferable. You don't want to wonder whether you didn't get the job because of an etiquette faux pas.

How to Give a Good Gift

Now what happens when you're on the other side of the gift-exchange fence and need to choose the perfect present for someone? Whether you're giving someone a gift certificate or a store-bought item, the secret to good gift-giving is giving someone something you know they would like, not something you want for yourself or something you think they desperately need. Don't give your best friend Pilates tapes. You may think it's trendy, but she'll just read it as, "Oh. She thinks I'm getting fat." Steal a few of my surefire ideas below, and the guesswork will be over forever.

Perfect Gifts

For the Friend Who Has Everything

Since she doesn't need yet another knickknack on the shelf, consider these options:

- Give a must-consume-now gift. Think Chocolate-Dipped Strawberries on page 77 or go to www.berries.com for a selection of their favorite greenmarket vegetables and flowers. There's something spontaneous and festive about a gift that's asking to be enjoyed within the next twenty-four hours.

- Start a scrapbook for a friend that centers on loved ones or an important time in his or her life. Use a calligraphy pen to write fun captions under each photo, or throw in a ticket stub from an event you attended together.
- Make a gift basket such as an “Italian dinner” theme basket filled with wine, wineglasses, pasta, a jar of homemade sauce, a pretty bottle of olive oil, candles, and a swank Italian CD, like the soundtracks to *La Vita E Bella*, *The Talented Mr. Ripley*, *Big Night*, or *Under the Tuscan Sun*.
- Order an item such as a bathrobe, a terry-cloth toiletries bag, or an L. L. Bean tote and personalize it by adding a monogram. Or buy a book by an author you know a friend loves and inscribe it with a note. You also can order custom-made stationery with a friend’s name on it from various websites—I love www.alisonspaperie.com and www.pspaper.com. Their stuff is adorable and looks home-made.

Great Guy Gifts—At All Stages of the Relationship

Gifts for guys are often trickier than those for girls, especially at the beginning of the relationship, because they may signify more than you want them to. Going overboard is a cardinal sin, and when you’ve been together longer, it doesn’t necessarily get easier. How do you balance out a nice piece of jewelry a few years into the relationship? And what if you spend way more than he does, making his cute picture of the two of you in a frame he made himself seem dopey? Here is a good rule of thumb on how soon to give, and how much you should.

Good Options at One to Three Months

I remember giving a boyfriend an ID bracelet with his name inscribed on one side and “I love you” on the other side. Great gift, except that I was eighteen years old, we’d been dating just three months, and it

cost \$100. He dumped me a week later for a girl named Amanda. Did the gift scare him away? Maybe. Did I feel like an idiot? Definitely. The worst part was that he gave me back the bracelet. What was I supposed to do with a bracelet that read, "Kyle, I love you?" Wait until I met another Kyle? From this I learned two things:

- Don't engrave or monogram any gift for a guy you've been dating less than a year. Simple as that.
- Don't spend more than \$100 on a present for a guy you've been dating for three months or less.

Maybe I'm paranoid because of Kyle, but I've learned that in the beginning stage, any gift can be construed as loaded. Even a Valentine's card can be misconstrued (How do you sign it . . . Love?). Your best bet is to give him something disposable that he can't ponder the meaning of back at home. The perfect option is to take him out to dinner at a hip, mid-priced restaurant.

Best Buys at Three to Six Months

MG TIP: Do *not* buy him any clothes at this point. He might read it as too "mothering."

The secret here is to get him something that is thoughtful, but doesn't have "you" written all over it. Otherwise, he may think you're trying to push the relationship along too fast. Try:

- A book on a topic you know interests him
- A box set of his favorite music
- A DVD from his choice director
- A box of cigars for his poker night
- Pilsner glasses for a beer drinker

Significant Gifts for Six Months to One Year

He's probably taken you away for a weekend trip at this point and perhaps introduced you to his family at a holiday gathering. So go a little more personal:

- A photograph of the two of you in a great, masculine frame

- A cashmere sweater or scarf
- A nice bottle of something he really enjoys, like scotch, or an expensive bottle of wine the two of you shared on an early date
- Tickets to a sporting event or a concert you both want to see (But keep in mind, this is his gift, not your chance to check out the Dixie Chicks.)
- A high-quality leather wallet

MG TIP: Steer clear of “makeover” gifts, such as an electric shaver (i.e., you don’t like his “facial hair”), a gym membership, or a body-waxing gift certificate.

What Works at One to Two Years

You’re a solid couple, no question. So this gift should celebrate the two of you, without getting too-too serious.

- A wine-tasting course
- A ski or beach weekend away, your treat
- Golf or dancing lessons for the two of you (But don’t torture the poor guy if he has two left feet. This is his gift, remember.)
- A couple’s massage
- High-thread-count sheets (300+) . . . for the two of you to enjoy

MG TIP: Do not buy him a pet. I know he said he likes chocolate labs, but the only chocolate you should be getting him at this point is truffles.

What Works at Two to Four Years

If you’re not engaged already, people are probably bugging you with that annoying question. So you want to give him something that says “permanence” without being stifling. You also know what he could use by now, so don’t be afraid to go practical:

- Monogrammed cuff links
- A watch
- A carry-all or briefcase (Coach makes a great, affordable line)

- A digital camera
- Electronics: That new iPod he's had his eye on, the multi-DVD player he drools over, or, if he's superparticular and you're a bit too intimidated, a cute IOU for the stereo or TV of his choice. Keep in mind, electronics are to men what jewelry is to women.

Five Years and Up

Get him something that shows you still value the individualistic side of him, before he met you, possibly married you, and forgot what it means to spend a Sunday without hitting Bed Bath and Beyond.

- A fabulous grill and all the accessories (a man and his meat have a very sacred bond)
- Tickets for a fly-fishing weekend away with his buddies
- A paid-for tee time at his favorite golf course
- Skydiving/race-car driving/sailing lessons

Gift Wrapping 101

No matter what gift you give—whether it's for your guy, your best friend, or your boss—presentation is everything. Okay, your guy probably won't know the difference, but at least *you* know it looks good. It's easy to make an original, inexpensive gift wrap with a few shortcuts:

The Brown-Paper Package

Wrap Step 1

Use brown paper from an office supply store as your base (for a guy's present, even grocery bag-brown paper can look chic if you fold it sharply on the creases). Measure your box, then place it top side up,

making sure to fold the ends of the paper in at least a half inch to hide rough edges. Use double-sided tape for a clean, flawless look.

Wrap Step 2

Don't have ribbon? No problem. Just take a ball of cotton string or twine and wrap it around the box three times to create a cool pattern. Then find an ornament to slip under the twine. Clip a leaf or fresh flower from your garden, or attach a fun trinket that corresponds to the gift (for example, a cute olive fork if you're giving a friend a martini set).

The Gift Basket

Have a pretty basket you never really use? It makes the perfect gift vessel for bath, kitchen, and gourmet items (regifted utensils especially . . . since you likely won't have the original box).

Wrap Step 1

Fill your basket with gift items and sit it on a large square of clear or colored cellophane (three times the size of the basket's base). You can pick up cellophane at most party or gift stores.

Wrap Step 2

Pull the cellophane straight up over the edges of the basket, then give it a twist to the left and secure with a rubber band. Tie a ribbon around the cellophane, then clip the rubber band off. Trim the edges of the cellophane if necessary.

The Wax-Paper Present

I know—the only time you'd think to use wax paper is when you're baking. But the milky feeling of the paper gives your gift a sophisticated, Zen-like vibe.

Wrap Step 1

Simply wrap your box with wax paper, being careful to make sharp creases and fold under any zigzag edges. And avoid boxes that have writing on them. But don't be afraid to use a colorful or black box—it looks great peeking through the wax paper.

Wrap Step 2

To dress it up, add a strip of decorative gift paper. This technique is called "the cummerbund." (It's a great way to use any beautiful bits of paper you've saved from past gifts.) Just make sure you fold the edges of the cummerbund under to achieve smooth edges. For an extra kick, tie a skinny ribbon through the top of the cummerbund, and top with a fresh-picked flower.

MG TIP: Always include a 15 percent tip with "spa-type" gift certificates. There's nothing tackier than making your giftee chip in a tip for his or her own present.

Should You Ever Give a Gift Certificate?

Giving gift certificates is perfectly fine when you do it out of consideration for the person involved, rather than sheer laziness. An in-law who just had a baby may love a gift certificate to her favorite restaurant once her pickles-and-fried-chicken cravings are over. Your friend who's been stressed out but never indulges herself? A pedicure or a massage certificate may be more welcome than a purse she doesn't like (but feels compelled to wear in front of you). And sometimes, when it comes to electronics and your guy, you can do more harm than good by doing it by yourself. Most guys won't scoff at a Best Buy gift certificate.

The Rules of Regifting

Regifting (a.k.a. giving a present you've received to someone else) is slightly risky, but a Modern Girl can pull it off if she does it right. After all, why should you be expected to keep a closet full of great presents that don't work for you . . . but might for someone else?

Regift Rule 1

Never regift a present you've already used . . . even once. Sure, she may never know you dipped into the fancy jar of honey bubble bath just one itty-bitty time, but it's just beyond tacky.

Regift Rule 2

Inspect before you wrap. Look for things like fingerprints on a bottle of wine, old "sell by" dates on food, missing warranty cards from appliances or electronics, or notes to *you* from the original giver.

Regift Rule 3

Rewrap the present in a plain white box with tissue paper or a decorative gift bag. If your regift contains a few separate items, opt for a cellophane-wrapped basket, tied with colorful ribbon.

Regift Rule 4

Do *not* go back to the store you know it's from and try to get a bag. Should your giftee go to return it, she'll be in for a big surprise when she finds out that the product hasn't been around for the past two years.

Regift Rule 5

Keep a list of who's given you what. Wedding presents can make great regifts . . . as long as you don't give that bread maker back to Pam and Steve, who gave it to you in the first place. Also avoid regifting items to anyone who is close friends or family with the person you received it from. This can easily backfire.

Regift Rule 6

If someone asks you where you got the gift, you can either fib and say you bought it in this little ol' store in _____ (fill in a state that's far away from you), or you can fess up and hope she won't delete you from her Palm.

MG TIP: If you happen to be a lucky girl who attends many events where swank goodie bags are handed out, set aside the nice candles and bottles of lotions you receive. Wrap them up immediately in pretty paper or tissue so they are always ready for service at a moment's notice as excellent and unique hostess gifts. But just remember, don't bring them to someone who may have attended the same event.

MG TIP: Never regift a totally tacky item. After all, you wouldn't want the recipient to think that you have terrible taste and actually bought that dog-shaped cookie jar, or worse, that you think the recipient is as hideous as the gift you've given them.

The Tao of Tipping

Another important gift you need to give people on a regular basis are tips. Yeah, yeah, you already paid 150 big ones for a cut and color job. So why oh why should you have to shell out more cash on top of that? Because it's the right thing to do. And also because a lot of times, these people make a low base wage because they *count* on being tipped. Here's how to shell it out the right way:

MG TIP: Never tip the owner of the salon.

Tipping at the Hair Salon:

Your hair washer/blow-dryer: \$5

Your stylist or colorist: 20 percent of the bill

Your manicurist or pedicurist: 15 percent of the total bill

Tipping at Restaurants

15 to 20 percent of the bill. If you've had expensive wine, you can keep it at 15 percent. If the service is terrible, I recommend leaving 10 percent, but mention the bad service to the manager on the way out. That way you don't look like a cheapskate, and the waiter's poor performance won't go unnoticed.

Tipping at Bars:

15 to 20 percent of the bar bill (but never less than a dollar)

Valet Parker:

\$2.00

The Coat-Check Person:

\$1.00 or \$2.00

The Ladies' Room Attendant:

\$1.00 or \$2.00 if she did something great like find you the last tampon in her secret stash drawer or helped you get a cosmo stain out of your dress

Your Doorman:

\$25 to \$40 at Christmastime

A Doorman at a Hotel Who Gets You a Cab:

\$1.00 or \$2.00

Your Cleaning Lady or Nanny:

One week's salary if she's been working for you a year or less; after that, two weeks' pay or more is appropriate at Christmas

Your Mailman:

You actually should not tip a federal employee, as it's not allowed. A small gift is acceptable.

MG TIP: If you're picking up food or having it delivered it's best to still tip 5–10% of the bill.

Your Paper Boy:

If you're lucky enough to have ever seen him, \$10

Hotel Bellman:

\$1.00 per bag, but never less than \$5.00 if they've come all the way up to your room, shown you around, and told you where things are.

Hotel Maid:

\$2.00 per night stayed

Airport Skycap:

\$1.00 per bag (\$2.00 for your entire boot collection), but chances are, if you're using a skycap, you have several bags, so you should usually give \$5.00 or more, depending on the load

MG TIP: “Tipping” originated as a British word meaning “to ensure promptness.”

Cabbie:

Always round the bill up by a dollar and the change. In other words, if the cab is \$5.50, leave \$7.00. Once you get above about \$15, tip 15 percent.

Party Etiquette

Sometimes the best gift you can give to someone is being a fabulous guest at their parties. And believe it or not, your fabulousness starts with what you put on before the party even starts. For most shindigs, all you need to do is don something sexy that you feel comfortable in. But when there's a dress code specified on the invitation, ignoring it is an insult to your host . . . and will make you feel awkward when you're there. Here's how to decode the most common dress-code lingo:

When Your Invite Says “White Tie”

Honey, all I can say is I'm jealous: You're either headed to the White House for dinner or going to one hell of a wedding.

You wear: a full-length dress—steer clear of lightweight floral prints and opt for richer fabrics in jewel tones, neutrals, or black (avoid anything too risqué; this is not the time to show how great your cleavage is). Pair it with elegant jewelry (think diamonds and pearls, not turquoise and coral, however stylish), plus long gloves (which you take off when you eat).

Your guy wears: Black tux pants, black dress shoes, a stiff wing-collar shirt (a store employee can point out the difference), studs, cuff links, white waistcoat (a.k.a. vest) white tie, and black tailcoat.

When Your Invite Says “Formal” or “Black Tie”

Most evening weddings and galas require formal dress. Technically, “black tie” is not worn before 6 P.M. Of course if your host didn't get that memo and calls a wedding “black tie” at 4 P.M., by all means comply.

You wear: Conservative etiquette dictates a floor-length dress, but a fancy knee-length dress or dressy tuxedo pants and a fancy silk blouse can pass. If you're wearing pants, pair them with skinny stilettos, not chunky heels.

Your guy wears: A tuxedo with a white dress shirt (i.e., pointy collar with no buttons underneath it); a cummerbund or waistcoat, studs, cuff links, a black bow tie, or, for a more contemporary look, a dressy silk necktie in black, silver, or white. Hint: Steer clear of colored cummerbunds and matching bow ties. They were "amusing" at frat formals in college; now they're just tacky.

When Your Invite Says "Black Tie Optional"

You wear: The same as if it was black tie, above.

Your guy wears: A tux or a dark suit, white dress shirt, and dressy tie. It's always better to be overdressed than underdressed, so if he owns a tux, he should play it safe and wear it.

When Your Invite Says "Semiformal"

You wear: A little black cocktail dress or a slinky sheath, with fun jewelry, strappy shoes, a great handbag, and a wrap if it's chilly out.

Your guy wears: A dark suit, white dress shirt, and tie. Remember, dark shoes and socks go with dark suits and light shoes and socks go with light suits.

When Your Invite Says "Cocktail Attire"

You wear: A short, elegant dress, plus nice accessories (see semiformal, above).

Your guy wears: A dark suit, white dress shirt, and tie, or a navy blue blazer with a fancy white dress shirt, tie, and dress pants or khakis.

How to Be the Best-Ever Party Guest

Want to get invited back again and again? Besides wearing the right attire, being effortlessly fascinating, and complimenting the hostess on her pad, follow these tips:

Party Pointer 1

If you are going to someone's home, always bring a gift, such as a bottle of vino. Champagne is festive and always makes a good impression (just stick to the \$25+ range or everyone will be reaching for Advil).

Party Pointer 2

If you want to bring someone with you to the soiree, yet your invitation didn't specify a "plus 1," call the host and ask if it's okay ahead of time. If it's a dinner party, do not ask to bring anyone but your significant other—the host has already worked out her head count and seating chart.

Party Pointer 3

If you're a smoker, ask the host's permission before lighting up a cigarette, even if you see others smoking.

Party Pointer 4

Once you enter someone's home, turn off your cell phone (or better yet, leave it in the car). If you absolutely have to have it on because you're expecting an important call, keep it on vibrate and duck into a hallway or patio to use it. Chances are, if you're taking calls at the table during an intimate dinner party, your host will think you're uninterested in her event or you have other plans for later in the evening and may skip out.

Party Pointer 5

Try not to be the first or the last guest to leave. Few hosts appreciate guests who arrive early, but never show up more than fifteen minutes late for a dinner party or thirty minutes late for a cocktail party. Heed your host's signals for when it's time to leave. If she starts yawning, doesn't begin new conversations, or starts to do the dishes, chances are she's ready to see the back of you.

Party Pointer 6

Give your host a follow-up thank-you call the next day, or send him or her a handwritten note.

Mingling No-No's***Don't Be a Walking Résumé***

After being introduced to someone, don't make your second question, "So, what do you do?" Asking this off the bat makes people feel judged and both of you will feel awkward if his answer is, "I'm unemployed, actually."

Resist the Urge to Window Shop

Sure, it's tempting to ask that random girl by the sangria station where she bought her fabulous top and how much it was, but this is a no-no. Simply compliment the item and say you haven't seen anything like it anywhere—it's a more gracious way to encourage her to fess up.

Do Not Velcro Thyself to Thy Date

There's nothing more nauseating at a party than the Glued-Together-Couple. They laugh on cue, they drink in simultaneous sips, and worst of all, they create disgusting PDA moments. I know he's hot. I know *you* know he's hot. Don't share the love in public.

Don't Have a Wandering Eye

No, this doesn't mean don't scope out other men when you're standing with your honey—I assume you already know this no-no. What I do mean is don't be the person in the room always looking for the next better person in the room to talk to while you're still in conversation with someone else. We all know the type, and it's no fun when it happens to you, so don't do it to others.

How to Work the Room as a Host (When All You're Really Thinking About Is What Time You Need to Take Out the Chicken)

The trickiest part of hosting a party, believe it or not, is having a good time yourself. Oftentimes you get so tied up in what you're doing to pull off the party that you forget to actually *attend* the party. Here are a few tips on how to be a perfect hostess.

Plan Ahead

Sure it's fun to wow your friends with tricky recipes that will make them think you're the next Julia Child, but they didn't come over to sit alone in the living room. Plan menus that just involve taking something out at the last minute, or moving into the kitchen fifteen minutes before dinner to put on finishing touches. And allow a bit of a cocktail hour before the meal so that when your guests arrive, you have time to mingle before you step into the kitchen.

Work the Room Like a Bride

Make a concerted effort to spend a few minutes with each guest. Your friends will understand you're in "host mode" and won't mind if you duck out of conversations to check on something in the kitchen, as long as they've had their face time.

Recruit Help

Not only will this make your life easier in the kitchen, but sometimes it's a great way to catch up with a friend who needs a little bit more attention. Simply say, "Heather, could you be a doll and help me with the salad—and we can catch up at the same time. I want to hear all about your blind date last week."

How Not to Forget a Name . . .

I could give you a lot of tricks to remembering names; but the truth is, most of us don't remember people's names because we never actually *hear* the name to begin with. We're too busy assessing the person or thinking of something else. ("He's cute—do I look okay?"

"She came with *him*?" or "Oooh, that waiter has mini quesadillas!") But Modern Girls pay attention. They listen when someone is introduced to them, and if they do doze off, then they simply, *immediately*, say, "I'm so sorry, what was your name again?" and smile.

Now if you *are* paying attention, there are two tricks that remain pretty tried and true:

- Repeat the name immediately. Nothing forces you to pay attention like having to use it. So say, "Nice to meet you, Joe." Do it again before you leave the person's company: "Nice talking to you, Joe. I'm going to grab a quesadilla!"
- Associate the name with a celebrity. If the person's name is Heather, think Locklear. Sounds weird, but it may help you remember.

. . . And What to Do When You Do Forget a Name

- Greet them with, "Hey, hon" or "Hey, handsome" when you see them, and then when your good friend Mark is mingling in your vicinity, use him as a prop. Look at what's-her-name and say, "Have you met my friend Mark yet?" He'll extend his hand and say hi, and your mystery person will in turn offer up her name.
- If you don't have someone to use as a prop, simply re-ask it. I know, that seems mortifying (especially after you've practically told them your entire sexual history), but come up with some excuse. You've had a long day, you've had too much wine, or the understandable, "I'm just terrible with names." In doing so, also restate your name, lest they think you are so far above your station that names don't matter to you but do to them. ("Gosh, I am so terrible with names, please tell me your name again—I'm Jane.") Keep in mind, the only thing worse than apologizing is being caught faking an introduction by slurring over their name. And everyone knows when you're looking at a name tag—so if you do peek, do so long before you will be making an introduction.

What to Do When You're Stuck with a Snooze of a Guest (Yawn)

Keep Your Composure

It's tough, but listen, smile, and give your companion the courtesy of thinking you are enjoying his or her company. Do not keep glancing over the person's shoulder hoping for someone better. If there actually is someone better, you'll have time to find them. Even if someone is rude or pushy, try to remain nice and excuse yourself after five minutes.

Remember the Selfish Social Secret

People *loooove* talking about themselves. If you meet a guy who likes sports, try to take an interest in it and ask how a particular game is played. If you meet a girl who is into travel, ask where she's been or is planning to go. Taking the conversation from small talk to specifics will at least be more interesting in those few minutes before you manage to slip away.

Make an Escape Plan

If you're going to bolt from an obnoxious guy, don't leave him hanging with no one to talk to. Consider introducing him to someone you know and saying, "Margaret, you must talk to Dylan, he has the funniest stories." Or suggest that you both head to freshen a drink or check out the appetizers. That's being inclusive, but also gives the other person a gracious out to go about his own business. If you simply must get away, the bathroom is one place you know they can't follow.

What to Do When You're Surrounded by Mensa Scholars and You Thought Mensa Was the New Manolo . . .

Should your fellow guests seem supremely intellectual and demand the same of you, don't take the bait. Just because Rhodes Scholar Rhonda is annoyed that you look cuter in your dress than she ever could doesn't mean she can make you look stupid. If you don't have a

position on politics, the economy, or the newest art house film, simply say, “I can’t say I know a great deal about the subject, but I’d love to hear more of your thoughts.” It’s (relatively) honest and it allows the other person to keep talking.

In the future, if you feel your IQ supply is tapped dry, read books, see films, and scout newspapers (the Friday Weekend section of *The Wall Street Journal* and *USA Today* are easy places to start).

How to Sound Smart at an Art Gallery Opening or Benefit

Cocktail parties seem like a cinch when you compare them to off-site soirees, such as art openings. Not only do you have to look good, you actually have to know what you’re talking about. And while no one expects you to know the date of every painting in Monet’s haystack series or that one of Edward Hopper’s paintings inspired a movie set (it’s the house on the hill in *Psycho*, by the way), flexing your knowledge of old-school masters and funky modern styles alike shows your host and your company that you can swing it at the most sophisticated events. If you’re invited for a museum date and don’t want to sound clueless, here are the Cliff Notes:

Impressionism

This nineteenth-century technique spearheaded by Monet, Renoir, and Degas (water lilies/people in hats at picnics/anorexic ballerinas), uses broad strokes of color that give a natural “impression” of the light, tone, and color of a scene, rather than trying to look true-to-life perfect.

Pointillism

This technique, made famous by Seurat, uses pinpoints of color to represent shapes. Consider it a more anal form of Impressionism. And remember the rhyme: Seurat the Dot.

Cubism

See a painting that reminds you of your high school trig class, with lots of sharp angles, fragmented objects, and people’s bodies in

funky geometric shapes and proportions? Spaniard Pablo Picasso became the Cubist king for his work *Les Femmes d'Alger* in 1907. Impress your date by telling him that Picasso's works have been auctioned off more times than any other artist, totaling \$1.23 billion in sales.

Surrealism

Think: Art on an acid trip (weird staircases, melting clocks, floating flowers in a desert). Dali, the mack-daddy of surrealist artists, was known to paint what he saw in his own dreams.

Bauhaus (Bou-hous)

Just using this word ups your cool factor. Bauhaus describes the 1920s industrial-chic German school of art that influences everything from hotel lobbies to IKEA furniture today. Their question was, "Why should art be limited to flat canvases—why can't art be found in functional objects?" You can see Bauhaus style in sleek steel coffee tables, funky plastic chairs, and geometric light fixtures.

What to Say If You Can't Seem to Remember the Styles

If you're still confused, here are a few pointers on phrases that will wow 'em.

If you're looking at a modern piece of art that has . . .

Cartoons

Say, "Mmm, that's very Lichtenstein" (*Lick-ten-stein*). Roy Lichtenstein was one of the major players of the pop art movement, alongside Warhol. He's best known for doing giant comic-strip depictions of men and women.

Wacky Objects or Pieces of Furniture

Utter, "How derivative of Duchamp" (*Du-shaamp*). Duchamp is famous for displaying a urinal as art, and painting a mustache on the Mona Lisa. You'll really blow 'em away if you throw in: "That's very

MG TIP: There's no "correct" distance from which to view art, but stay a minimum of five to ten feet away. Should you want to take a closer look at details, view it from a diagonal angle—otherwise, you're blocking everyone else's view. But never get so close that you could sneeze on the installation. Squint your eyes a little, throw your hand on your hip, and slowly sip from your Chardonnay glass to signal deep thinking.

Da-Da.” Duchamp has been called the daddy of Dadaism, an antitraditional art movement that labels random objects as “art” with a wink-wink sense of humor.

One or Two Solid Colors

Say, “How Rothko.” His minimalist paintings have been said to look like “television sets for Zen Buddhists.”

Splatter Paint

“I appreciate its Pollock-esque vibe.” Jackson Pollock was one of the most famous American painters in the 1930s. Extra snob points if you comfortably use the term “Ab-Ex” (not to be confused with AmEx). It’s short for Abstract Expressionism, and is used to describe art like Pollock’s and Rothko’s, which finds meaning via forms and colors, rather than subject matter.

Movie Credits

There have been several movies made about great painters. While they tend to be hit or miss critically, they at least give you some insight into the time period and the artists’ inspirations. You can rent them to brush up on the artists and their time period. Try:

- *Basquiat* (1996): Tells the story of the meteoric rise of New York City graffiti street artist Jean-Michel Basquiat in the early eighties. Extra bonus: it goes into great detail about Andy Warhol, who discovered Basquiat, and was written and directed by Julian Schnabel, a painter and sculptor known for his “broken plate” paintings. Broken plate paintings are (true to their name) paintings on a series of ceramic fragments, giving a feeling of texture and disjointedness.
- *Surviving Picasso* (1996): It’s the story of the painter circa 1943 and the various romantic affairs he had over the years, as told through the eyes of one of his lovers, Françoise Gilot. Think of it as a movie about torrid affairs with an art history lesson thrown in.

MG TIP: Try to be open-minded when you’re viewing art, but it’s okay not to like everything you see. Should someone ask your opinion, don’t lie and say it’s wonderful if you don’t think it is. Just find an interesting detail to point out, even if it’s a critique. Still, refrain from saying “They call *that* art?” At a benefit, gallery, or museum show, you never know who’s listening.

- *Pollock* (2000): Ed Harris stars as the American painter, with Marcia Gay Harden playing his wife and fellow artist, Lee Krasner. Gives an interesting look into his tortured world from the late 1940s until his death in 1956.
- *Frida* (2002): Salma Hayek stars as the Mexican painter Frida Kahlo. It not only goes into depth about her lifelong pursuit of art before and after a tragic accident, but it also gives a good picture of her famous lover, painter Diego Rivera.

Opera 101: How to Sound Smarter at the Opera

Another equally daunting social venture is the opera. Sure, if you're Julia Roberts in *Pretty Woman*, all you need to make a fabulous impression at the opera is a horsey laugh and a gorgeous red dress. But for the rest of us, a little background information will make your night flow more smoothly.

Who Are the Major Composers?

Mozart (1756–91): This Austrian bigwig is arguably the most versatile composer. His most famous works are *Don Giovanni*, *The Marriage of Figaro*, and *The Magic Flute*.

Verdi (1813–1901): Consider this Italian stud the BMOC: Big Man on the Opera Circuit. He's famous for *Aida*, *Otello*, *Rigoletto*, *Macbeth*, and *La Traviata*.

Wagner (1813–83): (Pronounced *Vog-ner*) Talk about serious! This German composer is famous for complicated operas such as *Tristan and Isolde*, *Die Walküre*, and *Parcifal*. I don't recommend a Wagner opera as your first.

Puccini (1858–1924): His finest operas, *La Bohème*, *Tosca*, and *Madame Butterfly*, are strongly emotional and romantic. (The hit Broadway play *Rent* is based on *La Bohème*.)

What Are the Styles of Opera?

Operas are either comedies (*opera buffe*) or serious (*opera seria*). How do you tell which is which? Trust your senses; a Buffa will have lighter banter and less sweeping arias than a Seria will.

What Are the Parts of an Opera?

The Aria: Long, uninterrupted solo vocals that sound like songs (“*Mio Bambino Caro . . .*”)

The Recitative: Dialogue that sounds like two Italians rapping back and forth. But don’t think you’re in for a short night; full-length operas can be three acts or more and are usually four to five hours long.

What Do I Wear to the Opera?

Back before World War I, the opera was the most formal event around. Women wore floor-length dresses and men wore white tie. Now, the rules are more relaxed, but you should still wear a cocktail dress and your date should don a jacket and tie. If you’re going to opening night or a benefit, break out the black-tie garb.

When Do I Clap?

Applaud when the conductor takes the podium and whenever the curtain comes down. It’s also routine for there to be applause at the end of a famous aria. But wait to stand up and applaud during the final curtain call. The people seated behind you won’t be able to see the stage as the performers take their bows. If a standing ovation does happen, go ahead and stand.

What Do I Do at Intermission?

If your date bought the tickets, buy him a drink. You can also switch to better seats in your section if no one claims them. Just be sure to ask the usher first.

How the Heck Do I Keep from Falling Asleep?

Even the most polished Modern Girl can be overcome by the Opera Snooze around the third act. Have a coffee before the performance,

keep Altoids and chocolate-covered espresso beans in your purse, and skip the bubbly at intermission. Also, sit up straight so you'll be less likely to slouch into a nodding-off position. If all else fails, tell your date that you were so engrossed, you just had to shut your eyes and throw back your head to truly savor the experience. Just watch out for drool spots on your dress.

“Wediquette”

Okay, now that you're keyed up on how to gracefully handle everything from cocktail parties to art exhibits to arias, I'm going to discuss the most important social function of all: a wedding. Look at it as a super-size soiree that requires you to follow a set of decorum rules. And trust me; I know how confusing it can all be. Between the gifts, the engagement parties, the showers, and the ceremony, you may be a bit frazzled as to what is expected of you. Whether you've been to one wedding or twenty, here are answers to etiquette issues that often crop up.

So, Can I Wear White to a Wedding or What?

Nope, not even ivory. The worst wedding faux pas besides making out with the groom is outshining the bride. I don't care if she's the most laid-back woman in the universe and it's a scorching 110°F in your air-conditionless ceremony. Pick a flirty sorbet color or print instead. The reason not to wear ivory? Unless you're fond of snotty glares from the mother of the bride, best to stay away from *her* color.

Agh! What's the Difference Between a Wedding Reply Card vs. an RSVP?

Wait, you may say to yourself: Is there even a difference? Yup. Most invites have a reply card that will be three and a half by five inches and will look something like this:

The favour of a reply is requested:

Mrs. Jane Buckingham

Will——X——attend

Check or “X” it if you can come.

Write in “not” if you cannot.

Some invitations will ask you to RSVP on an enclosed blank card. The most old-school, proper way to reply, however, is to write it on your personal stationery to the sender of the invitation (i.e., the parents). If you ever receive an invitation with no reply card, this is why. Take it as your cue.

Formal Acceptance Is:

Jane and Marcus Buckingham accept with pleasure the kind invitation of (name of the parents of the bride—see top of invite for this).

Formal Decline Is:

Jane and Marcus Buckingham regret that we are unable to accept the invitation of (name of the parents of the bride).

Can I Add My Guy’s Name to the Reply Card?

No! This is considered bad taste. If it says your name and “guest” on the invite, it will be indicated. The only time you may want to ask the bride if you can bring him along is if you haven’t spoken to her in ages and she doesn’t know you now have a fiancé or husband. But don’t be offended if she refuses to include him; brides typically have to limit their guest lists because of cost and space concerns.

How Long Do I Have to Respond?

Respond immediately, especially if you are unable to attend. That way the bride can give an accurate head count to the caterer.

MG TIP: If you're invited to two or three showers for the same bride-to-be, bring a bona-fide gift to the first gathering and a smaller token for those thereafter, such as a framed photo or anything homemade.

MG TIP: If the bride or groom is a close friend, send a separate wedding card in the mail in addition to the free gift card that comes with your online registry purchase.

Can I Go Off the Registry?

You're not limited to the registry, but it is a smart option, especially for the shower and wedding. Look at it this way: This is the bride and groom's one chance to get that blender, set of knives, or vacuum cleaner that are too unsexy to buy each other as birthday gifts. Since the invitation shouldn't specify where they are registered, ask someone else involved with the wedding, such as their parents, siblings, or a member of the bridal party. You can also locate registries through www.weddingchannel.com.

Help! I Have to Give a Shower Gift, an Engagement Gift, Another Shower Gift . . . Gift, Gift, Gift!

First, breathe. Second, think of a wedding as a three-act play: The Engagement, the Shower, and the Ceremony. Keep your piggy bank intact by deciding on the total amount you want to spend on everything, and divide that number by three—although you may choose to weigh it more toward the actual wedding gift.

Act I: The Engagement Party

These gifts are geared toward the bride and don't have to be practical. Go with something feminine, like a silver clock, a pretty champagne bucket, great stationery, or a silver heart-shaped case. Just be careful about monogramming items, unless you know whether she intends to take his last name. Or stay on the safe side by choosing the first letter of her first name. In fact, Emily Post actually says that only immediate family and the closest of friends need to give engagement gifts, especially if there is no party.

Act II: The Shower

By the time the shower rolls around, the bride and groom will have registered. The shower will likely have a theme, which will help narrow your choices. If the theme is a "kitchen shower," buy their requested coffeemaker, and give it a cute twist by adding a variety of exotic coffees. Bring the gift to the shower instead of having it sent to the bride.

Act III: The Wedding

This should be the nicest, most practical gift, so choose it from the registry and have it shipped to the address specified. Don't show up with a gift in hand. The last thing a bride and groom need to worry about is how to schlep all that loot home. If you've stayed well under your budget for the first two gifts, this is where your surplus should go.

What's the Lag Time I Have for Sending a Gift?

Everyone says you have a year to send it, but this really isn't true. It should always arrive before the wedding. Don't let more than a month go by between receiving your invitation and sending the gift. Put an alarm in your Palm or computer calendar to remind yourself. Here's another reason not to wait until the last minute: All that will be left are plastic spoons and \$350 bedspreads.

Do I Need to Send a Gift If I'm Not Attending the Wedding?

Yes. There's no excuse for not sending a gift.

Can I Give Cash?

Cha-ching! You can send it as a check, gift certificate, U.S. government bond, or stock certificate, but don't send cash through the mail. Unlike regular gifts, you can present your envelope to the couple at their reception, made out to both the bride and groom. If you're sending them a check before the wedding, make it out to either the bride or groom (depending on whom you know better).

How to Host a Bridal Shower Without Having a Panic Attack . . . or Going into Debt

A bridal shower is rarely given by the bride's mother, sister, or grandmother, because it's considered bad taste (i.e., a family ploy for

more presents). Either the maid of honor or another close friend typically throws it.

If you're the lucky one and are freaking out because the closest you've come to throwing a shower is getting into a shampoo-induced tangle with your plastic curtain, remember this: You have help, and showers are meant to be casual and fun, not wedding-photo perfect. Here are the steps to help you pull it off:

Shower Step 1: Powwow with the Bride

Some showers are planned as surprise parties, but who wants to deal with that much stress? It's much smarter to talk to the bride about the guest list, the location, and get hints about shower themes she'd love.

Shower Step 2: Get Your BackUp Singers Ready

No one expects you to single-handedly orchestrate the shower. You have her mom, the groom's mom, and her bridal party to help, so delegate away. Can't cook but want the shower to be a chic country brunch? E-mail your arsenal of women asking who makes good scones and who knows where to pick up fresh peach juice for Bellinis. Keep everyone in the loop about their duties via e-mail. Create a file on your computer that says "Shower Details" so everything is organized.

Shower Step 3: Pick a Theme

Most showers have a theme, which can dictate the type of presents people give. Chances are, the bride will say, "Oh, anything is fine!" when you mention theme ideas. So think about what kinds of things she loves (whether it's Mexican food, massages, or *The Great Gatsby*) and base it on that. Here are some trendy ideas:

A Spa Shower

What could be better than a day of pampering and pedicures? Call up local spas in your area to find out what their “off-peak” hours are (Sunday morning might be cheaper than Saturday afternoon, for example) and if they can give a group rate. A less expensive option is to throw a spa shower at home. Hire a massage therapist and a manicurist-pedicurist to treat your guests (skip the facialist, as many women don’t want to be seen sans makeup). Serve maki sushi, fruit salads, mimosas, and lemon cake. Many hostesses give guests a token of appreciation as they enter or leave the party. Cute spa options are terry slippers, a set of nail polish, body lotion, or soaps.

An “After-Hours” Shower

Is your friend too sexy and saucy for words? Give your shower a P.M. theme. Guests bring gifts that correspond to everything evening, such as lingerie, bed linens, champagne glasses, robes, fondue pots, and dessert cookbooks. Set it for the early evening and serve cocktails and cute appetizers, with bossa nova or jazz in the background. As party favors, give sleep masks, sachets for the lingerie drawer, or champagne splits (which are smaller bottles of champagne—usually 187 ml versus the traditional 750 ml). Play naughty party games (okay, *semi*-naughty, since grandmas may be around) and award the winners with *Sex and the City* DVDs.

A Scavenger-Hunt Shower

Is the bride a true adventure? Are her friends and family the kinds of casual chicks who’d pass up tea and crumpets for a good challenge? Make up a list of riddles for guests to figure out, such as “Where did Karen and Bryan go on their first date?” and “What is their favorite thing to do together?” Split your party into two groups, pass out two digital cameras, and have them take photos of themselves at those various locations. When you all meet up later in the day over lunch, give the winning team their prize. Collect the cameras and compile all the photos that were taken for a scrapbook for the bride.

A “Jack and Jill” Shower

Coed showers are becoming incredibly popular. Including the groom and his groomsmen can lend a more fun, less prissy vibe to the party (and gives all the single bridesmaids a primo chance to flirt). Think of your total crew: Are they casual, sporty types, or foodie sophisticates? If they're the former, go with a barbecue. If they're the latter, try a wine-tasting party, where guests are instructed to bring different types of vino. Do a blind tasting where guy-girl teams compete to guess varietals and vintages. The winning team gets to take home a bottle of their favorite Cab or Merlot.

Shower Step 4: Plan Your Party Date

Most showers take place between a month and two weeks before the wedding. Travel details can figure in too. If you and most of the guests are on the East Coast and she now lives out West, talk to her mom about when she'll be back East for a final dress fitting or to get her marriage license. That way she won't have to buy yet another plane ticket.

MG TIP: You can include an RSVP e-mail address on the shower invite. Although it's less formal, it certainly is a lot easier.

MG TIP: Whatever you do, don't list her registry information on the card.

MG TIP: It's custom for the bride to be “fashionably late” to her shower, so ask guests to come half an hour before she arrives. That way, all her presents will be out on a display table when she walks in.

Shower Step 5: Devise Your Guest List

Invitees should include the maid of honor (who may be you), the bridesmaids, the mothers and sisters of the bride and groom, and close friends and relatives who are invited to the wedding. Don't invite men unless it's a coed shower. Also, avoid inviting too many out-of-town guests unless they fall into the categories above. Doing so starts to look like you're just digging for gifts for the bride.

Shower Step 6: Write Up Your Invites

To be on the safe side, pop your invites in the mail a month before the shower date. If it's a super-casual affair, you can call the guests over the phone. But if you prefer to do it the old-school way, hand-write the invitations or have them printed on heavy stock paper, perhaps with a cute pattern that goes with your theme. Here's an easy way to word it:

You Are Invited to Attend a Bridal Shower
With a "Kitchen" Theme [or whatever the theme may be]*
In Honor of [a.k.a. bride's name]
at [address here]
Kindly RSVP to Jane Buckingham by [date here, spelled out]
[your phone number here]
 *The bride's colors are sage and cream

MG TIP: To make the party more fun, plan to give the bride a gag gift along with your regular gift. The best moment I ever had at an otherwise "proper" bridal shower came when the groom's sisters presented the bride-to-be with a set of white cotton bikini underwear with hilarious junior high photos of the groom silk-screened on them. The bride promised to wear them on her wedding night. We all hoped she didn't.

Shower Step 7: Chip in with the Other Bridesmaids for a Grande Gift

Pooling your assets guarantees she'll get one of the major items from her registry. If you plan to purchase the gift in person from a department or specialty store, ask the girls to come with you and split the gift three or four ways on your credit cards. That way, you won't have to chase everyone down to send you a check.

Shower Step 8: Appoint a Gift-Recorder and a Bouquet Maker

As the bride unwraps her gifts, she'll need someone to write down who gave her what (so that she doesn't go blank at thank-you-note time). Then, designate another relatively artistic friend to collect all of the ribbons and make a "rehearsal bouquet" by stapling them to a paper plate. If you're the maid of honor, save it and bring it to the rehearsal, where the bride will carry it down the aisle.

How to Give a Great Wedding Toast Without Getting Booed Back into Your Seat

Now that you've shone as the host of the shower, it's on to the main event. While most of the time it's the best man who gives a speech, it's

MG TIP: If you are asked to give a toast but are public-speaking phobic, jot down your speech on three by five note cards, practice in front of a friend, and bring the cards to the wedding in your purse. Make sure to write your words in pen, because most receptions have low lighting, and you won't be able to read pencil. And try to look up every other sentence and not hide your face in the cards.

becoming more common these days for the maid of honor or sister of the bride to give a toast as well. At formal lunch or dinner receptions, speeches are given after the dessert has been served. If you're called on to give a speech, you'll be told long before the reception date. Otherwise, save your words, however clever and touching, for the bride and groom's ears only.

Sure, it's cute in movies when the speech-giver clinks his or her glass to get people's attention, but not only is it considered in bad taste, you might land the bride's parents with a hefty broken-glass caterer's bill. Take the microphone if there is one, and pause for a moment. Someone will likely say, "Toast!" or people will start saying, "Shhhh . . ." Introduce yourself, say how you know the bride or groom, and tell three great things about her (or him), backed up with funny stories. It's best if you can incorporate both the bride and the groom, but if you don't know the groom very well, focus on your relationship with the bride. Don't tell inside jokes, don't mention ex-boyfriends, don't discuss politics, don't insult the bride even in a joking way, don't mention anything that has to do with the sexual exploits of the couple, and for the love of brevity, don't yammer on longer than one or two minutes. Let everyone know when it's time to toast by saying, "Let's raise our glasses to . . ."

When Can You Leave the Wedding?

I don't blame you for wondering. Your feet are hurting in those 3½-inch skinny heels, you're bloated from the buffet, and the only good-looking, unmarried groomsman is gay. It's acceptable to depart any time after the cutting of the cake. (Oh, and kiss your no-carb diet good-bye for the night—it's considered bad luck if you don't at least have a taste of the wedding cake.) Before slipping out, make sure to find a member of the bride's immediate family and thank him or her. If you can't find a host to personally thank, pop a short thank-you note in the mail.



CHAPTER 4

Home Chic Home

Every Modern Girl deserves to live in the most stylish digs possible. Maybe you dream of living in a loft with thirty-foot-high ceilings, a wall of double-height windows overlooking the city, and a room full of ridiculously mod furniture. Coming home from work every day would be pure bliss as you listen to jazz, relax on your terrace, and sip cocktails with all your sophisticated, equally domestically superior friends. Or perhaps you see yourself in a charming country abode with vanilla-scented candles and freshly cut flowers, mountain views, and a classic furniture collection so luxe, *Elle Decor* editors from far and wide would be scrambling to photograph you, your dog, and your perfect guy whipping up breakfast in your professional chef's kitchen . . .

Whoa, reality check! Much as we'd all love to own sprawling, showroom-worthy pads, very few of us actually live in that fantasy world. Take my first apartment, for example: It couldn't have been more than four-hundred-square-feet total, even though it technically had three rooms. My bedroom was an embarrassing little square that just squeezed in my bed (literally—it was so tight I could only exit from one side). My bathtub was so pint-size that I had to keep my knees bent at a ninety-degree angle to lean back in it. And my faux-

"kitchen" consisted of a mini-fridge and an electric stove in one corner of the wall, while the only window in the living room faced a dark airshaft. After giving my brother a tour of the apartment (which took all of ten seconds), he asked where the rest of it was. Not funny.

Since homestead-hopping was not an option, I went on a guerilla mission to make my cramped space more livable. Determined to transform my bedroom from claustrophobic to calm, and to punch up my living room from dorm dump to cocktail party-ready status, I started reading catalogs and design books, scouring antique shops, and experimenting with different furniture and color combos. Shockingly, my shack took a stylish turn. And I've carried those tricks I employed in that Mini-Me first apartment on to bigger and better living spaces.

Painting: The Easiest—and Cheapest—Way to Transform Your Pad

Think about how you feel right after you've put on makeup in the morning. Your face looks brighter, fresher, and more alive, doesn't it? Well, slicking a spanking-new coat of paint on your walls has the same effect. Color adds a wham-bam kick to an otherwise boring abode and serves to separate rooms—giving the illusion of a larger living space. For example, if your kitchen and living room happen to all be in the same open space, opting for two colors to distinguish between the rooms makes it instantly appear to be two rooms. And the best part about painting is that it's inexpensive, relatively easy to do, and will set the tone for decorating the rest of your home. But before you bust out the overalls and paintbrushes, you need to decide on the type, finish, and colors that work best for you.

Picking the Right Type of Paint

Navigating your way through a paint store can be a dizzying whirl, but not when you know exactly what you're looking for. First, you'll notice

two popular kinds of paint: latex-based and oil-based. *Latex* is easier to work with because it's water-based. If you accidentally dribble it across your floor (or wipe it across your forehead, as I have), it quickly comes off with soap and water.

Oil-based paint, on the other hand, requires turpentine in order to be removed. The appeal of oil paint is that it's almost totally stain-proof once it's on your walls, though, and lasts longer than latex. If you opt for oil, be sure to use heavy gloves to protect your hands and to cover your entire floor with a thick drop cloth before painting, so you don't accidentally do any Jackson Pollock splatter painting around your feet. Also, as geeky as it sounds, you may want to wear a paper mask (available at any hardware store) to prevent yourself from inhaling toxic turpentine fumes (you'll need those precious brain cells for arranging your furniture later). And if you're pregnant, check with your doctor before working with oil paint or turpentine.

Finish is the texture your paint will have on the wall. The most popular finishes are flat and semi-gloss. Flat paint has a smooth, matte finish, and won't reflect light, so it's a good choice for your bedroom or another large, soothing space, like your living room. But keep in mind that it's tough to remove stains from flat paint—rubbing the wall with cleanser or just water often leaves a dark mark.

Semi-gloss gives a subtle sheen to your walls by reflecting light. It's great for kitchens and bathrooms; should you accidentally kick the wall with your shoe or a chair, or splatter spaghetti sauce or makeup on it, you can easily wipe it clean with a rag and a little cleanser.

MG TIP: You'll also see a type of finish called gloss, which is one step shinier than semi-gloss. Use it only on door and window trim and moldings—its shininess will illuminate imperfections on your wall.

Choosing Colors

Now that you've decided on your paint type and finish, it's time for the fun part: picking your palette. Do you go with funky tangerine or cool celery? Deep crimson or peach blush? It's easy to get seduced by the Crayola array of colors out there, but before putting those cans in your shopping cart, do the following:

MG TIP: Consider attending a “faux finish” class at Home Depot. “Sponging” your walls can add an easy, interesting texture.

MG TIP: Primary colors are red, yellow, and blue. Secondary colors are orange, green, and violet.

Decide Your Vibe

It's important to figure out what mood you want to create with paint so that your walls aren't fighting your furniture—or your mental state! Do you want your pad to be a cool, minimalist den of Zen? Stick to cool neutrals like light gray, light charcoal, muted gray blue, pale celadon green, amaretto, and taupe. These colors promote relaxation and team well with sleek chrome and rectangular, espresso-stained furniture. However, if you dream of your place as an upbeat entertaining pad that instantly makes you feel energized, consider creamy yellows, rich oranges, sexy reds, or eye-popping greens to contrast with your white walls and give a boost to plain old wood furniture.

Confused about what your color vibe is? Start ripping out pages of catalogs and magazines with rooms you like. Think about hotels you've loved staying in, or TV characters' pads you've adored, whether it's Charlotte's crisp, demure Park Avenue apartment on *Sex and the City* or Monica and Chandler's colorful, eclectic digs on *Friends*. Last, look at your closet—besides black and white, what colors do you feel happiest wearing? That color cue could tip you off to a shade you'd love to see on your walls.

Beware of Color Clashing

Even though you may fantasize about painting your bedroom violet and your living room red, consider what that visual combo would be when you're standing in one room and looking at another. If you plan to paint all of your rooms, your safest bet is to go with neutral tones that will flow from one room to the next. If you do go with brights, choose colors that complement each other, and think about leaving a room in between two bright rooms white. The white will act as a visual “break” between the two vibrant tones.

Consider Painting Just One Wall

A great alternative to color-drenching the entire room (especially if you're a little spooked about adding so much new hue or afraid of

color commitment) is simply adding color to one wall. It creates a little drama and depth without overpowering the room. The best wall to paint is the longest one with the least going on. So if you have a couch, end tables, and a chair against one wall, and just a TV and framed photographs on the opposite wall, paint the latter for balance. If you paint the wall loaded with furniture, the rest of the room will look stark and unfinished. You'll probably want to repaint the other walls in your old color as well, so the old walls don't look dirty and faded next to your fab new colorful wall.

Buy a Few Small Cans of Paint and Test Your Colors First

It may seem like a huge pain, an extra expense, and well, just a boring way to spend a few hours, but trust me, testing a shade before you commit goes a *long* way. I once bought several gallons of what I thought was the perfect shade of latte. After getting all the paint home and smearing just one brush stroke on the wall, it was clear that unless my latte had been blended with Welch's Grape Juice, this was not the color I was looking for. The worst part was that since the color was custom mixed, I was out \$200 for the four gallons of paint. The lesson I learned is that \$15 or \$20 on a small can is a lot less to lose if the color's wrong than \$200.

Another reason you'll want to test-drive your paint is to make sure it looks great under all types of light. For example, a cool celadon could look gorgeous at night with your dimmed lamps and candles glowing, but once the natural light of the next morning streams in, it could look closer to split pea soup. I suggest buying a quart each of the two shades that look closest to what you want. Then apply both colors in a patch about the size of a laptop to several places in the room. (Try one spot by the window where the most light hits it, one spot in the corner that is the darkest, and one spot by your couch that is a nice mixture of the light.) Let the paint dry, and then check out the colors in both daylight and nighttime. Like 'em both? Go ahead and paint those walls, baby.

MG TIP: The one-painted-wall effect works best with cool, subtle shades. Do it with one shocking wall of red, for example, and it may look like you got lazy after painting wall #1 and just called it a day.

MG TIP: Keep in mind that under the bright (often fluorescent) lights of a paint store, the sample card is going to appear much lighter than it will at home on your walls. So buy your test colors a few shades lighter than you think you'll need.

MG TIP: You can try a light blue ceiling in a white or cream room to add some color, but be careful not to go too dark. This will make the ceiling seem lower and the room smaller.

The Best Colors for Each Room in Your Crib

Now that you have a few tricks and tips up your sleeve, it's time to do some picking. Some hues are perfect for morning lattes and cappuccinos and others for kicking back on the couch. And some shades just make you wanna go zzz. This palette primer will get you started:

Reds and Oranges

Rich brick reds, crimsons, and burgundies go well in entryways, powder rooms, kitchens, and dining rooms (and no wonder . . . studies say that the color red increases appetite). Warm oranges follow the same rules as reds do, but look better in living rooms than kitchens. Don't paint your bedroom red or orange if you want to get any sleep, as it might not only stimulate you, but cause 2 A.M. munchies.

Yellow

Energizing and soothing at the same time, yellow works well just about anywhere and has a magical brightening effect in dark apartments. Go for a pale creamy yellow instead of a bright canary yellow. The more muted the shade, the more design options you'll have.

Green

Calming a color as it is, green can be tricky. Celadon or pale green with slight gray undertones looks cool and refreshing in the living room and bedroom, but lime green should be reserved for smaller spaces. Moss green can just look murky if it's not done perfectly. Keep your furnishings full of creams and cognac browns if you plan on painting a room moss.

Blues and Purples

In their most concentrated forms, these colors can easily overpower. So skip the royal blues and violets—the subtler the shade, the better. Reserve soft blues, pale plums, and muted lavenders for your bedroom to induce sleep.

Gray

If you want to instantly add mood to your room but don't consider yourself a "color person," gray's the way to go, whether it's in your living room, foyer, or bedroom. But make sure to get it *at least* three shades lighter than what your eye tells you. With low lighting, it can easily look black. Eek.

Cream

A painting staple, cream looks great everywhere, especially lighter hues like linen and ivory. Creams are great if you'd rather use fabrics and pillows to add color to your room.

Amaretto

This shade is neutral, but nutty and rich at the same time. A pale latte color can look equally great in a modern living room with white sofas and a traditional one with rich browns and reds. A deeper shade of amaretto in the bathroom can also make a white sink and bathtub look even brighter by contrast.

Colors to Skip**Black**

Great to wear on your bod, a nightmare to have on your walls. It's dark. It shows flaws. And, for the most part, it's just plain creepy. If you're craving a sleek, dark color, consider charcoal and offset it with clean white moldings.

Mustard

Keep it on your burger. About 5 percent of people on earth can pull this color off in a room—and they're often high-concept designers. Save yourself the style headache.

Kelly Green

Can we say St. Patrick's Day?

MG TIP: If you're lucky enough to have a room with crown moldings, (or at least trim around your doors) play them up. Snow-white moldings add crispness to a room painted in a vibrant color like rich red, navy, or brown, and soothe more subtle walls like pale yellow. If you find white boring and are feeling daring, paint your moldings a few shades darker than your walls within the same color family. So if your room is light gray, go for charcoal trim. If your walls are latte, try espresso trim. Just avoid contrasting "opposite" hues on the wheel, like green walls and purple trim, or yellow walls and blue trim. Though these colors are considered complementary, having the combo on your wall can feel suffocating. Better to introduce them in smaller splashes via a pillow, piece of artwork, or rug.

Pink

It worked for Reese Witherspoon in *Legally Blonde*, but that alone should tell you something. Random fact: Maximum security prisons reportedly painted their cell walls pink because the color supposedly had a calming effect on the prisoners. Over time it had the opposite effect and actually drove them mad!

Let's Get This Painting Party Rollin'

Now that you've picked the perfect colors for your place, it's time to get them up on the wall. Don't be daunted—with a helper or two you'll be done before the day is out . . . and will be saving yourselves upward of a hundred bucks. (Hey, if the clueless couples on *Trading Spaces* can do it, you certainly can.)

Supplies You'll Need

- ***Paint:*** Measure your walls first; one gallon covers about four hundred square feet.
- ***Paintbrushes:***
 - *Small brushes:* One half to one and a half inches is ideal for trim work, corners, and touch-ups.
 - *Medium brushes:* Two inches is great for baseboards and cupboards.
 - *Large brushes:* Three- and four-inch brushes are ideal for flat areas such as walls, ceilings, floors, and doors.
- ***Edger:*** Allows you to "edge" near ceilings, corners, baseboards, and trims.
- ***Paint roller:*** Size, thickness, and texture depend on the paint you're using and texture of your walls; ask the paint store pros.
- ***Disposable paint roller inserts and a metal tray:*** This makes cleanup easy. Don't try to skimp and get the flimsy plastic insert alone. It's likely to buckle and spill all over your floor.

- *Two-inch-wide (or wider) masking tape.*
- *Drop cloths:* Old sheets, tarps, or anything else thick that can cover the floor.
- *Ladder:* Whatever you do, wear shoes when you climb one, and it's better not to climb when you're the only person at home—have someone spot you. More than 350,000 people fall off ladders every year. Another option is a paint roller extender that may offer less control but more reach.
- *Old sunglasses or ski goggles* to cover your eyes.
- *Shower cap/bandana* to protect your hair.
- *Rubber kitchen gloves* so that you don't need a new manicure.

11 Goofproof Steps to Perfectly Painting Your Room

Step 1: Clear Your Work Space

Move all the furniture out of the room, or at least to the center of the room. Roll up the carpets and take down art. Put your sheets or tarps over the furniture and the floor. If you run out of sheets, just tape a few layers of newspaper to the floor.

Step 2: Open the Windows and Doors

Don't be stupid like I was and forget to open your windows and doors before painting. If you're painting window trim, the wet paint can seal windows so tightly you'll have trouble opening them again. Also, keeping doors open will air out the room.

Step 3: Wash Your Wall

If you're painting over a greasy surface (such as your kitchen walls) or painting over the previous tenant's hideous old paint job, clean it with a sponge and gentle household cleanser. The new paint will stick better to clean surfaces.

MG TIP: If you have “popcorn ceiling,” (that bumpy, nubby plaster finish frequently sprayed over a concrete ceiling to hide its imperfections) be sure not to roll back over your paint while it’s wet. It will remove the paint you just put on and make some of the debris fall.

Step 4: Tape, Tape, Tape

Line your masking tape around all doors, windows, trim, and the edge where the wall meets the ceiling to create straight lines and to separate moldings.

Step 5: Get Primed

Primer is the first coat used to seal the wall. It works kind of like a base coat of nail polish—it creates a smooth surface for your topcoat to stick to. Ask the paint store pros to tint your primer so it’s closer to the color of your paint. You’ll save yourself from having to paint additional coats of your color.

Step 6: Dip It

Fill up your paint tray with one to two inches of paint and dip your roller into it. Roll it back and forth on the ridged part of the tray. This squeezes out the excess paint and evenly spreads the paint all the way around the roller. If the roller drips when you lift it, there’s still too much paint on the roller.

Step 7: Hit the Ceiling

Paint the upper corners of the room first, and with your roller lightly dipped in paint (but not dripping), move across the ceiling in long, rolling strokes. Cover small spaces until you’re finished.

MG TIP: Whatever you do, don’t decide to take a painting hiatus when you reach the middle of the wall. It will be hard to make the lines match hours later, after the first half has dried.

Step 8: Coat Your Walls

When painting your walls, move your roller in broad up-and-down strokes, then go over it side-to-side so the lines won’t look streaky. Keep tackling small spaces until you’ve covered the entire wall. Let the paint on your walls completely dry for at least a day before moving on to moldings.

Step 9: Trim It Up

Now it’s time to pull the tape off your moldings so they can be painted. Remove the tape slowly so that you don’t rip a layer of paint off your wall. Also, watch out for wet paint on the tape. Paint the doors and window moldings—and remember that you’re using semi-gloss here.

Step 10: Hands Off!

Resist the urge to feel the wall to see if it's done—this isn't baking! Simply wait four hours for the first coat to dry before applying a second coat (if you forgot to have your primer tinted). If it's a rainy or humid day, allow for another few hours, because the moisture in the air will make the paint take longer to dry. Now pat yourself on the back. You've set the stage for a fabulous new room.

Step 11: Store Smart

When you're all done painting and getting ready to dispose of your paint, make sure to save a little bit for touch-ups in small Tupperware containers, empty plastic ketchup bottles, or small jelly jars. Then, label the containers (living room paint, living room trim, and so on). This way, you'll have easy access to the color should you nick a wall, and you don't have to store a bunch of half-full paint cans. If you want to be *super*organized, type out a list of colors you've used and keep it somewhere safe.

MG TIP: If you'd rather dispose of your leftover paint, keep in mind that paint is actually considered chemical waste, so you can't just toss it in the garbage with your Sunday paper and Chinese take-out. Most towns have monthly toxic-waste drop-off drives (gee, wonder if they take toxic ex-boyfriends, too?), so store your paint until then. In cities where there aren't drop-offs, you may have the option of pouring the paint in a nonrecyclable container, putting the container in the trash, and the empty paint can in a recycling bin. For more detailed info, call your local solid-waste office or hazardous-waste collection site.

Hot Hints for Furniture Hunting

So now you've got a splashy set of walls just waiting to be showcased by some swell new furniture. But before you go catalog crazy or begin your furniture-store-hopping frenzy, remember that the biggest decorating mistake you can make is not taking your time. In a mad rush to furnish every square inch of your pad, you can easily wind up settling on pieces you're only half-jazzed about. You wouldn't make a rash decision to move in with a guy or accept a job offer across the country, so why rush into buying permanent pieces you have to live with every day? Instead, let your style slowly take shape by scanning lots of design mags and only *window-shopping* in a variety of furniture showrooms—that way you'll be confident about every single purchase you make.

Once you develop your taste and style, stick to it. The second biggest decorating mistake people make is chucking their own style instincts and getting swayed by the fad of the moment. Although

MG TIP: If you're looking for help but don't want to lay out the cash for a decorator, go online. Rhonda Layton dispenses advice from her site, www.myinteriordecorator.com. Prices at the site range from \$10 for advice about one design question to \$200 for a service called the Shopper's Buddy, which includes a detailed shopping and design plan for overhauling an entire room.

something might look hip and cool when you're ogling it in an airy, sparse furniture store, you might have a panic attack once that orange eight-person sofa and polka-dot rug is in *your* space.

When to Splurge, When to Skimp

Now that you've honed your style, it's going to take a little willpower not to blow a wad on everything from lamps to leather benches. The key is knowing what items you can get away with going low-budget on, and what items will give the most style wattage to your digs.

Splurge On: Your Couch

Think of your sofa as the crown jewel of your living room. It's one of the first things people will see when they walk into your home, and like shoes, it can either make or break the look you're trying to achieve. For example, a luxe sofa can draw your eye away from a plain coffee table and add depth and texture to a room that's otherwise sparsely decorated. But if you have a cheap, futon-looking couch, even the most expensive TV set, sound system, chairs, and rugs won't make up for it.

Order your couch before any other item in your pad. It will set the tone for the rest of your furniture, and takes the longest (generally six to eight weeks) to arrive. When choosing styles, go with a fabric that is durable and doesn't show dirt. Leather is classic and will last you a lifetime if you care for it properly. Or consider getting a slipcovered sofa in a durable fabric. Not only can slipcovers be easily washed, you can change the entire look of your pad should you get tired of your choice. If you want a more modern look, nothing beats an "L"-shaped sofa. Look for one in Supersuede or Ultrasuede—it looks and feels like the real thing, but its nonporous surface is highly stain-resistant.

When choosing a couch for your living room, remember that scale is very important. Be sure to measure your available space before purchasing your dream sofa. Cut out sections from a newspa-

per and arrange on the floor to mark your traffic patterns, making sure you will have enough room for a walkway; then measure the remaining space for your sofa.

Splurge On: Your Bed Linens

Just as your couch is the main eye-catcher in your living room, your bed is the focal point of your bedroom. But it's really the color and style of your pillows, duvet, and bed skirt that can change the vibe of your room . . . not the bed itself.

To get started, think about the color that you've painted your wall. A good rule of thumb is if the wall is wild, the bed should be mild, and vice versa. So if you were daring and painted the walls lilac, you could buy all your linens in cool charcoal, and offset it with a pair of deeper lilac-colored shams. If you're working with simple cream walls, consider a duvet with a crisp striped pattern or print. Love the all-white look? Invest in a high-quality duvet cover plus shams and bed skirts in fabrics that add depth and texture, such as Matelassé.

Another way to make a quietly bold statement is to go monochromatic. If your walls are pale green, go with a pale green comforter in a slightly lighter shade, freshened up with cream sheets. At the very least, buy quality "show pieces" (pillows and throws that simply look good). Whether they're sequined, striped, polka-dotted or monogrammed, that little burst of color will add visual punch.

Skimp On: Your Coffee Table

Some stores, like Jennifer Convertibles, will often throw in (or seriously slash) the price of a coffee table with your couch purchase. If you can't find a deal like this, consider using a flat-topped trunk, a set of wine barrels, two skinny benches covered with an exotic sari, antique drums you find at a flea market, or go to a garden store for a large stone pot, then top it off with a thick, unbreakable piece of glass from a local hardware store. When guests come over, fill the pot with water and float rose petals on the top. They'll get a pretty surprise when they look through the glass.

MG TIP: Be sure to measure your doors and the building's elevator before purchasing furniture to make sure you can get it in. You don't want to get yourself into a situation where you have to grease the couch (or your movers!).

MG TIP: When you order your couch, you'll have the option of signing up for a "stain protection plan." Shell out the extra bucks to get it. Should you spill something that absolutely won't come out; the manufacturer will send people out to fix it.

MG TIP: Ever wondered how to feng shui your bedroom? Position your bed so that you have a clear view of anyone entering your room. The foot of the bed should *not* face the door. Also, don't place a mirror opposite your bed. It might work in porno movies, but in feng shui it just fouls up your *chi*. (For tips on buying a quality mattress and sheets, see page 40–41.)

When it comes to choosing between a glass or wood coffee table, I tend to go for wood. Glass, because of its transparency, will give the illusion of more space, but it's much colder (think Patrick Bateman's frigid eighties bachelor pad in *American Psycho*). Glass is also harder to keep clean and quickly looks untidy—not cozy—if magazines and books are left on it. Solid wood surfaces, on the other hand, look rustic and stylish with the odd vase, candle, or stack of books . . . and the big plus is that they give a feeling of solidity to a room.

When choosing a wood coffee table, make sure it suits the size of your room, couch, and rug. If your room can handle the chunky look, a coffee table with storage space underneath is the perfect option. Baskets for magazines, books, and floor pillows can also look great under a coffee table and will make the space more homey and inviting. Leather, square bench-style coffee tables can double as cocktail-party seating.

If wood isn't your bag and you're feeling creative, consider another option: a mosaic coffee table. I saw a very pretty coffee table once that had been made out of heavy slate tile in different muted tones. It will instantly give your pad an exotic, Mediterranean vibe—perfect for serving sangria and some of the tapas-style appetizers you mastered in chapter 2. It's very pretty and fairly easy to do.

To make your own tiled coffee table, you'll need:

- About ten to twelve slate or faux marble tiles, eight by eight or twelve by twelve (the larger the tiles, the less work you'll need to do)
- One three-quarter-inch-thick piece of exterior plywood (cut to size to accommodate the tiles)
- Border wood strips with ends cut at an angle to meet up with partner strips (to cover the plywood on the edges of table not covered by tiles)
- Mastic (to match the color of your grout)
- Notch trowel
- Grout (I recommend a dark gray grout. It will show fewer imperfections than a lighter one.)

- Float (grouting spreader)
- Large sponge
- Plastic floor covering or an old sheet
- Bucket
- Wood sealer
- Wood stain (optional)
- Wood glue
- Finish nails (small, short nails with a barely perceptible head)
- Antique/thrift store “table” stand. (If the support is wide and solid enough you may only need to center your tabletop, not cement it. Ask your salesperson for advice.)

Directions

Arrange your tiles on the floor as a mock-up of the size and shape you want for your table. Measure it and then head to Home Depot. Pick out a three-quarter-inch-thick piece of exterior plywood and have a helpful member of their staff cut it to the dimensions of your mock-up. Next, get four strips of wood for the border of the table and have your helper cut each strip to the size of your four table edges (there should be plenty of choices from molded strips with a curve to straight and narrow pine strips). Purchase a bag of grout, grout float (an inexpensive one will work just as well as an expensive one for this project) and a grouting sponge (but any large natural sponge will work). Purchase a container of mastic (the tacky stuff that helps tiles adhere to a surface) and a notched trowel suited to the particular size of your tiles. Be sure to take in a sample tile to show the Home Depot staff so they can help you match it with the right trowel.

Once you're home, lay out a large piece of plastic or an old sheet to protect your work area and place your wood piece in the center of the sheet or plastic. Follow the directions on the mastic container, spreading the mastic with a trowel. Pace yourself! Apply mastic and arrange tiles a section at a time. (Do not apply mastic to the entire

MG TIP: To give an antique wood table an instant makeover, tile the top of it following the same steps as above. It's easy and you won't have to bother with buying and cutting wood and finding a table base. You can use tiles (you may need to have a couple of them cut to fit the tabletop) or broken plates and china in a variety of colors for a more festive look.

surface all at once. You don't want your mastic to dry before you place your tiles.) Let it dry overnight.

After you've let the mastic and tiles dry for a twenty-four-hour period, mix your grout with water according to the directions on the container, then apply the grout to the tile with your float, spreading over entire surface, and filling in all the gaps among the tiles. Don't freak if it looks super-messy; just keep spreading. If there are any gaps remaining between the tiles, pack the grout in with your sponge. Wet your sponge and wipe it over the tiles several times until they are completely smooth and grout-free.

While the grout is drying, lay out your wood strips and spray with a wood sealer. If you want them to be a different color, you can also stain at this time. Let the strips dry for about two hours, or until they're no longer tacky to the touch. Apply the wood strips to the table edges with the wood glue and reinforce with the finish nails (three to four per side spaced evenly).

Center your new tiled tabletop onto your antique stand and *voilà*—you have your own beautiful, homemade “mosaic” coffee table.

Skimp On: Your Bed Frame

MG TIP: You can make your own headboard at practically no cost with items such as standing screens, bookcases, tapestries and draped fabric. Multiple shams and pillows will also give height in the absence of a headboard.

There's no point in dropping tons of dough on a bed that comes with a headboard and footboard built into a wooden, leather, or iron base when you can buy a freestanding, detachable headboard. The headboards look clean-lined yet plush, and will save you hundreds of dollars. Stores such as Pottery Barn sell headboards with slipcovers so you can change the look of your bed whenever you please . . . a chic and cheap alternative.

MG TIP: Consider a cute area rug as a headboard (hang on the wall behind your bed). I got a great one at Target.

More Cash-Saving Tips

Another way to keep your piggy bank plump is to consider alternative furniture styles, creative venues, and wise buying tips. Making smart choices can save you hundreds—even thousands of dollars.

WHAT TO SLIP INTO YOUR PURSE BEFORE FURNITURE SHOPPING



You need a whole lot more than just your credit card if you want to make a smart buy. Here are the essentials every MG needs to tote along:

Digital Camera

Before you head out for a day of browsing, take pictures of your empty room (all angles). We tend to overestimate how much space we have, and looking back at your pics when you're actually in the furniture store will clue you in to how much room you really have. Another digital tip: Snap photos of all the couches/beds/tables you're considering so you can comparison shop. Go digital because few of us are used to taking pictures of furniture, and you may need a few tries to make sure you get its "best side." Also, you won't have to deal with processing or paying for prints—you can just delete them.

Tape Measure

Embrace the tape measure. Love the tape measure. You'll be using it more than your lipstick these days. Measure your room and write the specs on a reference sheet to take with you *before* you go shopping, so you don't waste your time falling in love with a sofa that will never fit.

Pen and Notepad

Use it for writing down your tape measurements at the store. Write down the measurements of all of the pieces you photograph, the name of the store, and the price.

Eye Candy

Bring ripped-out magazine or catalog pages of rooms you lust after with you to the store. It will help the salesperson you're working with understand the kinds of pieces you're looking for.

MG TIP: If you're tight on space and worried about furniture fitting, it's not a bad idea to measure the furniture at the store and then go home, and tape the outline onto your floor (think dead-body outlines from crime movies, but with furniture). That way you can see exactly how each piece will fit into your room.

MG TIP: Flea market and antique finds are great in wood and metal, but often fabric items can be dusty and moldy and wreak havoc on allergy sufferers. I'll never forget crashing on a girlfriend's couch and waking up in the middle of the night with my throat closed up. It turns out her couch was bought from a cat-infested antique store. Make sure your item is in great condition or can be reupholstered before committing to a used couch.

Buy in Bulk

Think of it as an all-you-can-eat buffet, but with furniture. Get three or more major pieces of furniture from the same place and they'll often give you a markdown on the bottom-line price. Stores may also waive the delivery fee altogether if you butter them up enough.

Go DIY

My dresser, nightstand, TV console, kitchen table, and wine rack are all manually assembled by *moi* . . . and no one would ever guess. With all the money I saved (more than \$2,000) I was able to splurge on more items I wouldn't have otherwise been able to. Crate and Barrel has a particularly good line of DIY furniture at a fraction of the cost of their preassembled items.

Get Items That Do Double-Duty

The more functional an item, the more you save. Two leather cubes can work as both a coffee table and extra seating. An L-shaped couch will hug your coffee table on two angles so that you won't need to buy an armchair to fill the space.

Be Thrifty

Thrift shops, flea markets, and antique stores have tons of gems if you dig enough—and have a little vision. My first sofa—which wound up being the showpiece of my apartment—came from an antique store that was going out of business. It was a Victorian loveseat with hideous floral fabric. But I knew that if I had the piece reupholstered with new stuffing and red velvet, it would look *Moulin Rouge*-glam. (Don't be afraid of the word *reupholster*. When money's tight, it can be a great alternative if you bargain right.) So I convinced the store to knock the item down two hundred bucks and pay for it to be delivered to an upholsterer they recommended. The sweetest part of the deal? When I sold it a few years later on eBay, I got double what I originally paid for it.

Speaking of Which . . . Log onto eBay

You can find tons of hidden treasures via this website—and the best part is, you can get things at less than they usually cost and for a price

you can control. Make sure you read the fine print before you bid on an item, however. Many sellers don't pay for shipping costs, and sending large pieces state-to-state can quickly add up.

Get Inspired

Go to top-rate home design stores, such as ABC Carpet and Home, and just wander around. When you see something you like, think about how you might create that item yourself. (It's another good reason to have your camera with you.) For example, a \$600 exotic silk pillow can be duped by cleverly tying a few thrift-store-bought silk scarves around a standard square pillow. Also, if you know a great upholsterer, you can find a cheaper fabric and have them make a knock-off for you.

Small Touches That Make a **Big** Impact

Whether you want to add some major pizzazz or just make a few tweaks to your place, it's all in the details. Here are items that will instantly liven up your space:

Scarves, Pillows, and Candles

Want to give your room a minor face-lift? Purchase pretty throw pillows, blankets, and afghans. They're a great way to add texture and color and are sometimes all you need to jazz up a tired sofa or chair before your room is ready for a full makeover. Lamps are another easy way to alter the feel of a particular space. You can often find beautiful ones at "thrift stores" relatively cheap; slap on a new shade and you'll give your antique lamp (and your space) a whole new vibe.

And while some might say that candles are the Modern Girl's equivalent of cats—too many say "crazy lady"—they're probably the easiest and most effective way to touch up a tired room. A friend of mine turned her first New York apartment (from shabby to chic) by placing large candles in her nonworking fireplace. The effect was

MG TIP: According to Dr. Alan Hirsch of the Smell and Taste Treatment and Research Foundation, the combined scent of pumpkin pie and lavender stimulates the male libido—so go for candles in these flavors. For women, a combination of cucumber and Good & Plenty is the top aroma. You might not be able to find this exact combo, but Tocca makes a fabulous cucumber and fig candle that comes mighty close.

beautiful; suddenly her bare-bones railroad apartment was lovely and cozy.

Eliminating Clutter

Giving your space a quick pick up is often as simple as picking up; nothing brings down the mood of a room more than clutter. Find storage spaces for excess knickknacks, papers, CDs, and other odds and ends. If you're short on storage space, antique/thrift stores are usually overflowing in cheap (but adorable) book shelves, chests, and all kinds of vintage-looking containers.

Uplighting

Want to add a little drama to your room at a minuscule cost? Take a cue from trendy restaurants and hotels and try uplighting—a sophisticated way of illuminating space. All you need is a canister-sized light holder (around \$10) fitted with a floodlight-style Halogen lightbulb (around \$14). Simply set it on the floor behind an end table in the corner of your living room. Put a tall vase of flowers on top of the table and flip the light switch. Light will flood from the floor to the ceiling, casting a warm glow on the wall and illuminating your greenery. Choose an amber bulb instead of a soft white one for added warmth.

MG TIP: Please keep in mind that the following is meant to be a general guide for installing a dimmer; installation may vary a bit depending on the brand and model of your dimmer switch. So be sure to read and follow the instructions, diagrams, and safety precautions that come with your particular switch.

Dimmers

Nothing sets a mood like a dimmer. It won't change the size of your place, but it puts the mood in "mood lighting." They're super-easy to install.

Tools and Materials You'll Need

- Flat-head screwdriver
- Circuit tester
- Wirecutter/stripper
- Dimmer switch

- Needle-nose pliers
- Wire nuts (plastic twist-on wire connectors/caps)
- Dimmer switch plate

Directions

- Turn off the circuit you will be working on in the breaker box. Be sure to double-check it by trying to turn the light on; if it remains off, you're good to go.
- Remove old switch plate with a screwdriver.
- Although you've turned the switch off at the breaker box, as an extra precaution use a circuit tester to make sure that the switch is not receiving power before beginning work on the wiring.
- Disconnect the wires that are connected to the light switch. There should be three wires in all: a black wire, a white wire, and a ground wire, which is usually red.
- If the exposed wire ends look worn, strip the wires using wire cutters. First cut off all the bare wire to just below the plastic insulation on all three wires. Then use your wire cutter to strip off three-eighths inch of the insulation. This will give you clean pieces of wire for the new connection.
- Connect the black wire from the workbox on the wall to one from the dimmer switch by placing the bare wire ends next to each other. Then twist them together in a clockwise direction with the pliers, and twist on a wire nut (a plastic twist-on wire connector). Do the same for the white set of wires as well as the ground wires.
- Bend all the wires into a zigzag pattern to fit them easily into the workbox. With all three wires connected you're ready to install the new switch in the wall box. Just make sure the switch is oriented so that up is on and down is off (believe me, I've made this mistake before). Push the switch into place; tighten with the workbox screws to hold it in position, and screw on the switch plate.
- Turn on the breaker and let there be light!

LIGHTBULB AND LAMP BASICS



Choose the Right Wattage

Find the right wattage bulb for your lamp. Burning a 100-watt bulb in a lamp designed for 60 watts is a fire hazard. Most lamps have wattage instructions written along the socket, so be sure to read them. Use three-way bulbs only for lamps with three-way switches, as there is also a potential fire hazard when using a regular bulb with a three-way switch.

Save Money with Halogen Bulbs

Instead of a traditional incandescent bulb, consider buying a halogen bulb, which will provide more light and will last longer. Halogen lights are more expensive, but they can save money over time. Just be cautious and keep halogen bulbs away from flammable objects like curtains; they heat up to a higher temperature, making them more of a fire hazard.

How to Remove a Broken Lightbulb

If you're ever removing a lightbulb and the glass breaks off the base, don't worry—it's easy to remove. First turn off the power to the light at the breaker panel, then firmly jam the most narrow end of a potato into the socket, and twist out the broken base. Be sure to wear gloves and safety glasses to protect eyes and hands from the glass.

Create a Softer Light

The inside of a Soft White bulb is coated so that the light is less focused. This type of bulb omits just as much light as a regular bulb with the same wattage, but will give a softer feel and will add warmth to a space.

Choose the Right Lamp Shade

Lamp shades can change the look of an entire room. For exam-

continued



ple, a linen shade provides general diffusion for good ambient light. Opaque shades are best for lighting an isolated area. When choosing a table lamp, be sure to pay attention to the light output in terms of lamp size, bulb wattage, and shade type. Lamps that use 150-watt, three-way bulbs will provide more light and versatility. Lamps that use lower-wattage bulbs (60 watt or below) will give off a lovely ambient light.

Plants

Nothing gives a room instant-freshness like a plant—whether it’s a housewarming gift or one you brought home from the nursery. But then again, nothing says “I’m a sloth” like a pot of sun-scorched, crumpled brown leaves you forgot to water (or droopy ones you practically drowned).

To Keep Plants Looking Vibrant

- Keep them in a naturally well-lit area, but out of direct sunlight. (Flowering plants require more light than your big, leafy green variety.)
- Steer clear of drafty areas, open windows, and heating vents.
- Always water your plants in the early morning. Water doesn’t evaporate as readily then as it does in the heat of the afternoon. Check with your florist or look up your houseplant directions to see how often.
- Overwatering is the most common way to kill plants. The soil gets soggy and prevents oxygen from going to the roots. To check if a plant needs water, stick your finger in the soil about an inch. If it’s moist, don’t water.

MG TIP: If you go on a lot of business trips and simply can’t deal with a high-maintenance plant, buy a spider plant, rubber plant, heart-leaf philodendron, or umbrella tree plant. They require only moderate watering and TLC. Skip delicate ferns or ficus plants; they demand mucho TLC.

MG TIP: Hang your mirror so that it reflects something interesting: a beautiful hanging light fixture, a painting, or a window (which will increase the room's natural light).

MG TIP: If you want to reflect most of your room (creating the maximum feeling of space), buy a large rectangular mirror and hang it two or three feet above eye level (depending on the ceiling height) and give a few inches of slack to the hanging cord, allowing the mirror to tip forward slightly from the top.

MG TIP: The thicker the glass, the more accurate the mirror. But if accuracy isn't necessarily what you're after (and hey, before a hot bedroom session or after a long dinner party it often isn't!), tilting a mirror out a bit from the bottom a few inches should give a thinning effect.

- Make sure your pot has drainage holes so that water doesn't collect in the bottom, which can lead to root rot and kill the plant.
- Mist your plants with a water-filled spray bottle to ward off insects.

Mirrors

The best thing about mirrors is their magical way of making a room look bigger. Place one over your couch and anchor the look with a pair of modern-looking sconces. You'll score double spatial points if you can catch your windows in the reflection. Or triple the ante by placing one mirror in a hallway and another one inside a room, so when you look into one, it bounces off the other, instantly multiplying depth. Position a freestanding one in the corner of your bedroom—much chicer than sticking one of those flimsy ones to your closet door. Or mount two or three small mirrors—go with sleek silver or funky gold ones—in succession along the wall in your foyer to expand its dimensions. To give a more artsy feel to your space, find an old window with several panes at an antique store or salvage yard and have mirrors cut at a glass shop to fit inside the panes. Your homemade "antique" mirror will add charm and warmth to a stark wall and will look terrific resting on a fireplace mantel.

Art

The biggest misconception about having art in your home is that for something to look substantial, it has to cost a lot of dough. Granted, a framed poster of Monet's *Water Lilies* isn't going to come off as unique, but whatever moves you deserves precious wall space. Frame four similar-looking images—even pieces of fabric. Have them framed with wide matting around it for a clean, polished look that will make the image pop. Or consider black-and-white prints a photographer friend has taken. Group them on the wall and call it your "installation" (hey, you might even make money on your investment if he or she becomes famous one day). Once you have your masterpiece ready, here's how to hang it:

Find the Perfect Spot

Because your pictures will be the focal point of your room, they will work better within a large expanse of wall space. Allow five to ten inches from the top of a sofa or other furniture. Otherwise, hang it about five or so feet from the floor, typically at eye level. You could also try propping your art against a mantel, chest, or—if it's big enough—an empty corner of a room with a few clustered votives to illuminate it from the floor.

Make a Paper Mock-Up

You can master mistake-free art placement by marking the wall first with paper. It's a bit time consuming, but it saves newly painted walls. Get butcher paper or wrapping paper and trace and cut the outline of your piece to be hung out of the paper. Mount the paper to the wall with masking tape to figure out the spacing. Nail directly through the paper, rip the paper away, and boom—you have perfect placement.

Use Special Picture-Hanging Hooks

Choose an appropriate hook such as a two-piece nail and hook. Heavier art should be hung with a hollow-wall anchor, which will protect your walls and bear the weight of the picture. You can usually find inexpensive special picture hanging hooks at your local drugstore, but if not, your local hardware store is sure to have a picture-hanging kit that will contain everything you'll need.

Make Sure Your Picture Is Level

Once you've hung your work of art, take a few steps back and eye it to make sure it's level. For a more accurate read, use a carpenter's level.

Rugs

While area rugs can make the biggest difference to the feel of a room or space, the prospect of rug *shopping* can make a girl break out in hives. Because there are so many different kinds of styles of rugs at almost every price point, I find it extremely helpful to first establish a budget and target price before shopping. Once you've picked your

MG TIP: Hang pictures on two hooks, instead of one. Your art or mirrors are more likely to remain level.

MG TIP: Help prevent the plaster or drywall from cracking by placing a piece of Scotch tape on the wall where you insert the nail.

MG TIP: The density of your carpet has a lot to do with how long it will last. A good rule of thumb is that if you can see the backing through the fibers, the carpet won't last as long.

MG TIP: One way to tell that your rug is handmade is to check the nap or pile. Pile or nap is what the strands of material that stand above the base of the rug are called. Spread the pile apart and look down. If you see knots at the bottom of the pile, the rug was most likely made by hand. A handmade rug's pile is fixed on the base thread with a knot, while a machine-made carpet's pile is either glued on or simply stuck between the base and the wefts. Also check the fringe. On a machine-made rug, the fringe will be sewn onto either end. This is a clue that it was applied after the rug was completed. A handmade rug's fringe is woven in and naturally sticks out at the end.

MG TIP: To prevent your rug or carpet from wearing out, just vacuum weekly. It will add years to its life.

MG TIP: Eighty-five percent of dirt that comes into your home comes from shoe soles. If you don't want to subject your guests to ped-nakedness, at least have a mat outside your door so your home—and rugs—stay clean.

price point, the following rug basics should make your shopping experience a little less confusing and a lot more successful.

Handmade Rugs: Hot Investments

While handmade rugs are almost always preferable, they can be extremely expensive. They are made with natural fibers like wool or silk and can take up to nine months or longer to make. So if you are wondering why a particular rug costs \$8,000 or more, it's likely because of the slow, intricate weaving process. Just remember that this type of rug is a real investment and will most likely grow in value; many antique silk and wool rugs go for hundreds of thousands of dollars today. If you want an heirloom-quality rug, stick to handmade.

Machine-Made Rugs: More Affordable Threads

If budget is an issue (and heck, when isn't it?), you should consider a machine-made rug. These types of rugs can be made in several styles and sizes quickly and easily, and are, as a result, much less expensive than handmade rugs. Higher-end machine-made rugs are often quite durable and can be very beautiful. Look for one made with natural fibers; wool and silk rugs are typically more expensive, but are durable, naturally flame-resistant, and deter bacterial growth. Wool even purifies indoor air by locking contaminants deep in the fiber. If wool and silk are too pricey for your budget, look for rugs made with less expensive natural fibers such as cotton, flax, and linen. Don't pass up a synthetic rug that you love, but do avoid extremely low-priced rugs made with acrylic that are likely to pill and fall apart by the time you get them to your car. Look for nylons and double ply, higher-quality olefins (otherwise known as polypropylenes) that are often more durable than acrylic. But avoid single-ply olefins, which are just about as cheap as you can get.

Rug Placement and Size

Rugs are like bras—sometimes you want 'em to give you more coverage, sometimes you want 'em skimpy so you can showcase certain assets. If you have beautiful hardwood floors, for example, you aren't going to want a full-floor rug to cover them up. But if you're going for

warmth, the larger the rug, the cozier your room will feel. There is no hard and fast rule, but do keep these things in mind:

- Know your boundaries. When using one large rug in a living or family room, make sure that there is an even amount of flooring around all four sides once it's placed, or so at least the opposite sides of flooring space are even. Don't get a rug so large that it touches or rides up the wall or baseboard of a room.
- Double up. If you want to define two different areas within one room, try using two coordinating (but not matching) rugs.
- Back off. As a general rule, put the front legs of furniture pieces (like a buffet or a side table) on the rug and the back legs off. However, as long as the rug is placed in a balanced way in the room, the furniture can fall either on or off of it.

MG TIP: A dining room rug should be four to five feet larger than the width of the table so that it is large enough to accommodate moving the chairs away from the table without them falling off the edge. Surrounding dining room furniture, such as a buffet or china cabinet, should be off the rug and on the floor.

The Trickiest Piece to Fit into Your Home: Your Man

Even more daunting than choosing a rug, hanging a picture, or painting every wall in your place is dealing with the guy who *shares* that living space with you—even part time. Whether he's your boyfriend, fiancé, or husband, three things are constant: He will create chaos; he will try to get you to love his (often) awful taste; he will have odd and seemingly backward housekeeping habits that will drive you abso-freakin'-nuts. When my husband and I first moved into an apartment (we were engaged but not married), I thought I might have to call off the wedding because he (gasp) folded his towels in half, not thirds. Now one might think having a handsome, kind, employed, loving man would be enough, but no. . . . I fold my towels in three so that you can't see the seam. I begged, I pleaded, I threatened. Nothing I did could make him change his ways. So what happened? We got married, and I refolded his towels for about a month. Then he started doing it too. And I imagine we moved on to argue about something

else. Here's how to deal with his other testosterone habits that affect your chic home:

Consolidate Electronics

Does he really need *five* remote controls for his TV? Try programming them into one handy universal remote that can sit, undetected, on your coffee table. If not, this is a great excuse to find a cool decorative box for your table that can hide the ugly remotes. Go the same route with CDs by discarding the jewel cases and combining your CDs together in a slim book with plastic storage slots that fits neatly in a nearby drawer. A standing CD rack takes up too much space.

Make Clothes Dumping Easy

Get two hampers: One for dry-cleaning items and one for laundry. This way, he'll be less likely to put his work clothes on the bed, on the couch, on the . . .

Play Hardball with Furniture

If he just happens to be a metrosexual stud who knows as much about home design as home runs, you're in luck. But for the greater male population, futons, gold entertainment consoles, and easy chairs are considered quality items. You must intervene. But let him hold on to the one thing that bugs you the least, whether it's a leather chair or his six-speaker sound system (which is probably better quality than yours). As for warming him up to buying new items, give him the option of shopping *all day long* with you so it's a joint effort, or to kick back at home watching football and simply trust your opinion. Either way, it's a win-win situation for you.

Buy Dark Towels and Dark Bath Mats

Don't ask. Just do it.

Try One-Stop Stocking

It's no mystery that men love making piles—piles of CDs, piles of books, piles of nickels. What's with the love of clutter? If you clearly set up spaces for him (a change cup inside his nightstand, a magazine

filer next to the couch) he'll be more likely to clean up and compartmentalize.

Make It Man-Friendly

Stubborn and style-challenged as your man may be, you still want him around, don't you? Keep him sated by stocking up on pure-male DVDs he'll love such as the James Bond movies, *Old School*, *Caddyshack*, *Braveheart*, *Scarface*, and *The Godfather Trilogy*. Get guy-friendly CDs like Radiohead, Coldplay, Phish, and U2. When it comes to food, remember to pick up regular Coke, ice cream, and regular salad dressing . . . not just the low-cal versions for you.

Keep an Open Mind

Shocker, I know, but sometimes your guy may have a brilliant decorating idea of his own that you could benefit from putting into action. So before you shoot him down ("What? You want to put the couch *there*?"), slowly visualize what he's suggesting. Who knows? Maybe he's been secretly watching *HGTV* and *Queer Eye* and could teach you a thing or two.

MG TIP: Men, biologically speaking, aren't as prone to pick up on dust or crumbs lying around. Supposedly, the rods in their eyes aren't as long as ours so they don't notice details. *Hmm.*

MG TIP: The bad towel-folding husband from above has a great tip. If you always characterize someone by what they don't do, you'll forever be frustrated. Instead, try to think about the things they *do* do. When I realized how often *he* changed the lightbulbs and *he* emptied the garbage, it made me feel less resentful about the things he *didn't* do around the house.

Moving Like a **Pro**

Of course no matter how attached you become to your abode, there may be a time when you need a change of temple. And when you do, try to remain calm. While the whole process of schlepping your items from point A to point B is stressful, knowing how to pack your stuff properly will save you time and headaches:

Stock up

Buy duct tape, heavy-duty scissors, a set of colored markers, small, medium, and large boxes, Styrofoam "popcorn," tissue paper, and old newspapers.

Sort

Pack heavy items like books in small boxes and light, bulky items like pillows in the largest boxes.

Stack

If you have a big mixing bowl, wrap it up and stow another smaller item inside it.

Wrap

Don't be afraid to wrap up your best plates in several sheets of newspaper—it's more durable than tissue and can withstand jostling just as well as foam popcorn can. If you're shipping it, you must pack it well. Although you can go a little lighter if it's being moved by a truck, you never know when a clumsy mover may drop a box, so it's better to be safe than sorry.

Pad

Use as many fillers as you can in fragile-item boxes. A pillow, robe, or bath towel can do double duty as a shock absorber and buffer between breakables.

Roll

For minimum wrinkling and maximum space-saving, roll your clothes instead of folding them. For coats, dresses, and suits, ask your movers ahead of time for boxes with metal rods across the top. (You can often get these at a discount if you pick them up yourself from a local storage facility.)

Cover

Drape old sheets over anything suede, silk, or light-colored. Oils from the movers' hands can leave permanent marks on the fabric.

Label

Mark the top and sides—for when they're stacked and you want to see what's there—of each box with the room you want it to go to in the new place and a number. Take an additional step and color-code your boxes with a distinguishing dot of marker. Everything marked RED is

MG TIP: Don't label what is in the boxes; it's an invitation for theft: A box marked CDs is too easy to be true.

kitchen, BLUE is bedroom, and so on. That way you can quickly tell the movers which room to put each box in so *you* don't have to later.

List

Type a corresponding list for your labels: One column gives the box's contents (let's say "Glassware, Kitchen") and the other column gives its number (let's say #14). This way, you'll be able to check off each box as it arrives in your new home and quickly know if a box is missing.

How to Unpack

- Unpack the bedroom items first—you know you'll need them for the first night you move in.
- Don't unpack delicate boxes while standing up, and always open an item over the box it came in. Why? Because it's too easy to unroll your packing paper only to have your champagne flute or glass vase slip out the opposite end and hit the floor. Check off your typed list of the boxes as you plow through each box.
- Tackle the boxes for one room at a time.
- Don't get tempted and open more than a few boxes at a time. You'll wind up overwhelmed.
- Save some of your boxes—you can use them to store Christmas decorations and other seasonal items.
- As soon as you unpack your kitchen utensils, dishes, and glassware, put them straight into the dishwasher. Give all other kitchen items a once-over with antibacterial spray.

Hiring a Mover

The first time I hired movers (to move from the Mini-Me apartment I told you about to a Slightly Larger Mini-Me apartment), I must have made every mistake in the book. Desperate because I had to be out of

MG TIP: Fill your regular suitcase with the items you know you'll need for the next three days (toiletries, toilet paper, clothing, nightclothes, shoes, underwear, alarm clock). Otherwise, you'll be digging into ten boxes at once trying to find things.

MG TIP: Pack a set of sheets, pillows, a blanket, and towels in a carry-on and bring it with you. Knowing you can sleep and shower comfortably no matter what state of disarray the rest of the place is in is a godsend.

MG TIP: Having your goods unpacked signals a solid transition into your new pad, but don't forget the other details—like making sure you're getting your mail. Six to eight weeks before your move, fill out change-of-address forms, (you can get them at the post office) so your work payments, mail, credit card statements, insurance and tax forms, and magazine subscriptions get to the right place, on time. Call new utility companies, phone company, electric company, etc.

my apartment within the week and had just broken up with my six-foot-three boyfriend a few days earlier (trust me, I was kicking myself for not keeping him around just to be my personal pack mule), I jumped at the first movers I found. They were posted on a flyer in a health-food store in my neighborhood, and I figured I'd be able to save at least a few hundred bucks by giving them a call. I never met them in person or got to see their website (they claimed it was "under construction")—but agreed to it anyway . . . even their provision that I needed to pay a quarter of the fee up front to hold the space.

Well, the Saturday when they rang my doorbell, I got a *small* surprise: The "moving company" was comprised of one tiny van and two wimpy guys the size of Seth Green and Haley Joel Osment, obviously college kids who were trying to make money on the side. But it was too late to ditch them; I had to move and had already given up some of my dough. After watching them spend an hour and a half trying to break down my bed and wiggle my mattress through the front door, I got so frustrated I pitched in just to make the slugs move faster. As we lugged and banged everything up four flights of stairs to my new place (the turning point that made me go for an elevator building for my third apartment), one of them cracked my gold mirror. "Oops, uh, sorry," he muttered, and knocked a hundred and fifty bucks off his fee. But at that point, I was so pissed off I actually wanted to put *him* through the mirror. Oh, and the money I saved by hiring the guys dirt cheap? I wound up blowing it on a two-hour deep-tissue massage to put my neck back in place. So please, for the love of duty-free lifting, follow these tips:

Do Your Research

Start looking for movers at least 2 months before your move. The more time you give yourself to do your research, the more likely you are to find good movers.

Size It Up

Estimate the size distance, and timing of your move. How much stuff do you have? How far are you moving? How much do you plan to do yourself? How much do you ideally want to spend? Being armed with

these facts will make it easier to get a cost estimate and will help you to choose the company that's best for you.

Gossip

Ask your friends for recommendations. You can also double-check with local consumer protection groups on the performance history of the movers you're considering.

Check Up

Avoid companies that aren't licensed. Double check with your state's Department of Transportation to make sure they're legit. Many of the best moving companies are also members of local or national moving trade associations. Ask the mover if the company is a member of any associations and contact the association for further information so you can check into their business practices. Or do a little sleuthing on the Federal Motor Carrier Safety Administration's (FMCSA) website to get crucial info on your movers (www.fmcsa.dot.gov/factsfigs/moving.htm). Make sure your movers have enough insurance—the minimum is \$750,000.

Shop Around

Check out several companies and request a free home visit for an accurate estimate.

Get It in Writing

Insist on a written contract and be sure that you understand it fully. Read between the lines watching out for any hidden costs.

Cover Your Ass(ets)

Get insurance to cover any loss or damage during the move (damn that gold mirror!). While it might add to the total cost, it will be well worth the extra peace of mind. With every other facet of her fabulous life to juggle, a Modern Girl can't afford *not* to make life a little easier on herself.

MG TIP: Call the FMCSA's Safety Violation and Consumer Complaints hotline at 888-368-7238 and inquire about the complaint history of your moving company.



CHAPTER 5

Looking and Feeling Fabulous

There are days I think I'm fabulous. Days I think I have great hair and a killer bod. Days when I think I have it all together. Did I say days? I meant day. Did I say day? I meant hours. Maybe minutes. You know, I don't know why I even said that. My hair sucks, I could lose ten pounds, and . . .

Well, you get my point. The second we start feeling great about ourselves, this thing called Me So Flawed syndrome kicks in and makes us zero in on all the freckly, flabby, or fashion-challenged problems we're convinced we have. Sometimes all it takes to trigger the syndrome is a photo of Gisele shaking her skinny bon-bon in a magazine spread (someone get that girl a cheeseburger), or just comparing ourselves to friends and coworkers who have thicker hair, clearer skin, bouncier boobs, and swankier wardrobes. Don't we have better things to obsess about, like George Clooney or world peace? Of course. But that still doesn't make it any easier.

As a generation we've been told to be the best we can be and that we can do anything we want to. But despite all that bolstering and incentive it's easy to feel like you're not projecting the kind of image that will take you to the top. And the truth is, no one's putting more pressure on us to look great than us. But a Modern Girl doesn't stress

about what Mother Nature stiffed her on in the looks department—she takes action. From cleverly upgrading your wardrobe to getting the most bang out of your makeup buck to Pilates for Pasta Addicts, I'm going to share a few shortcuts that will help you cheat your way to being a chic, toned, traffic-stopping version of you.

Building a Modern-Girl **Wardrobe**

Let's face it. Most of us open our closets and see three groups: clothes we don't wear (80 percent), the six pieces we do wear (15 percent), and the two "skinny outfits" we'll only fit into if we have our jaws wired shut and go on liquid diets (5 percent). Doesn't leave much room for looking fabulous, does it? The trick to cultivating a great clothes collection isn't having a gazillion new items, but having key classic pieces that mix and match well together, giving the illusion that you have a fatter, richer wardrobe than you really do. Here's what you need to get started:

Dark Denim Jeans That Make Your Butt Look Amazing

Semidressy, slim-fit jeans are an MG must for their sheer versatility. Great booty-slimming brands are Paper Denim & Cloth, Citizens of Humanity, Blue Cult, and Seven.

High-Quality T-shirts and Camisoles

They go under everything from blazers to sweaters and are inexpensive enough to buy in bulk. Try a few daring color choices to make a neutral wardrobe pop.

Crisp White Button-Down or Wrap Shirts

Simple and clean-lined, these shirts are a layering must.

Fitted Blazer

Whether corduroy, cotton, tweed, or velvet, a fitted blazer adds sharpness to any outfit—and has an instant slimming effect. Opt for

MG TIP: If white is more your thing, stock up by buying two or three of your favorites—that way, you won't be in a fashion dilemma should you spill, which you will. Don't be afraid to spend a little more on T-shirts, as the investment ones (like Petit Bateau) will last much longer than cheaper ones that might lose their shape.

MG TIP: In cashmere, softness does not equal quality. The inferior short fibers may make the sweater “fluffier” but will also make it more likely to pill and wear out faster.

MG TIP: With cashmere go for as many “plys” as you can afford: two- or three-ply cashmere, which is sturdier than single-ply.

MG TIP: Don't dry-clean cashmere; the chemicals can ruin it. Hand-wash it in cold water with a mild soap or baby shampoo. After rinsing, lay your item on a dry towel and roll, pressing excess water out. Shape it on a second towel and let it air dry. Do not hang it up to dry.

styles that cinch in at the waist and have well-defined lapels, rather than boxy numbers that chop your torso in half.

Thin V-Neck, Scoop-Neck, Turtleneck, or Cardigan Cashmere Sweaters

Get these in multiple colors. Cashmere sweaters are one of the best investments an MG can make. They cost a pretty penny but will hold their shape, not pill, and last for years. You can often find price slashes on cashmere at beginning-of-summer sales, when stores are trying to unload their winter and spring merchandise. But beware: Not all cashmere is the same. The best cashmere comes from the throat and belly of the animal, where the fiber is longer and denser to keep the animals vital organs warm. Cheaper cashmere manufacturers use the short fibers from the back and legs, where it is coarser, but which also costs less to buy and produce.

One Fabulous Suit

Even if your job doesn't require you to suit up, every MG should own a lightweight wool gabardine suit in black or gray. Even better, for optimum versatility, get a suit jacket that goes with both a pencil skirt and a pair of pants.

Black, Lightweight Wool Trousers with Give

What I mean by “give” is that if your weight goes up by five pounds, these pants will be able to camouflage it. The primo pair of pants shouldn't cling to the bottom of your tush; they should be snug and smooth at the top and slightly fall away midway down your buns.

Flat-Front Khakis or Cargo Pants

Steer clear of pleated khakis of any kind. They just add more material to the waist and thigh area. Look for styles that sit comfortably on your hips, as opposed to ones that hit you mid-tummy. High-waisted khakis make your butt region look bigger. If you like a slightly more fitted look, skip the 100 percent cotton khakis and go for ones that are 97 percent cotton and 3 percent spandex. As far as cargoes go, the

more slim-fitting (with flat, form-fitting pockets) the better. Sure, Jennifer Aniston and Gwen Stefani can get away with wearing army gear, but the rest of us can just look shlumpy.

Sexy Sweat Suit

Skip the hot pink styles and go for black, chocolate brown, or gray . . . you'll be able to get away with wearing it more often. Also, avoid velour. Although it too has moments of hipness, it's heavy, fast to get "uncool," and most likely to look like the track suit your grandma wears religiously.

Little Black Dress

This elegant classic will take you from cocktails to first dates to holiday parties. For optimum versatility, choose one that skims your knees in an A-line cut. If you're tall and slim, go for a sheath.

Five Easy Pieces That Make You Look Richer Than You Are

Okay, if you can't drop a fortune on cultivating absolutely all the brand-spanking-new items listed above, at least stock up on these sophisticated staples. Not only will they give more mileage to what's already in your closet, you'll look so glam, people will assume you've entered a new tax bracket.

A Classic Trenchcoat

Nothing elevates your look like a traditional trench. This iconic staple has graced glamazons like Brigitte Bardot, Audrey Hepburn, Gwyneth Paltrow, and Chloe Sevigny. No need to shell out for a movie-star-budget Burberry trench—stores like the Gap and Target make more affordable versions. For the most classic look, skip trendy pinks and flashy fabrics and opt for a traditional tan cotton style that hits just below your knee. You can throw it over everything from dresses to jeans—and the best part is, trenches can often double as raincoats.

MG TIP: If your dress takes a sexy "V" dive and doesn't allow you to wear a bra, make like J. Lo and use gaffer's tape. It curves under and along the outside parts of your breasts, holding them in place, but beware. If you think a Brazilian hurts, try pulling gaffer's tape off your boobs!

MG TIP: Beware! Avoid a double-breasted jacket. While it may be a classic that's back in style every ten years, you'll have nine years in between where you'll look like you missed the fashion memo.

MG TIP: Go for mock-croc or plain leather slingback shoes. Silk will get dirty, satin is too formal, and suede is more seasonal.

MG TIP: Buy the latest faux diamonds, called "Moissanite," which cost one tenth of real rocks and look real.

MG TIP: Always have these things in your purse in addition to your wallet: Baby wipes (they clean anything), mini-sewing kit, pain reliever, cell phone, pen, gum or mints, pocket mirror, shades, lip balm or gloss, and a condom . . . just in case. Fill a small cosmetic bag with them so that they're easy to transfer from one bag to another.

Black Sling-Backs

Slingbacks are classy, sexy, and can pull an outfit together faster than you can say Jimmy Choo. But you don't have to buy brands that take you into the triple-digits for them to look polished. As long as the style has a pointy toe, a skinny heel, and clean lines, you're set. Just don't go higher than a three-inch heel; you want these puppies to be comfortable enough to wear with a pencil skirt or jeans during the workday.

Faux Diamond Studs

They shimmer, glimmer, and go with absolutely everything (even your birthday suit). Clearly diamonds are a glam girl's best friend . . . especially when you can fool everyone into thinking you've dropped a fortune on them. The trick is not to get your ice too big. Each stud should be no bigger than a pencil eraser, the equivalent of "two carats," or it will be a giveaway that your bling-bling is bogus.

Stylish Daytime Bag

A great tote is an easy way to pull an entire outfit together. The perfect bag will be roomy enough to fit your life, but structured so you don't look shlumpy. Camel, brown, and black are safe colors because they're neutrals, but don't be afraid to go for an eye-popping color like red if your wardrobe is filled with whites, grays, and blacks.

A Chic Clutch

Whether it's beaded, sequined, or just simple satin, a tiny handbag is a going-out essential. Black is a great investment because it will almost always match your shoes and evening wear and will work for black-tie events. If you'd rather go for a metallic or bold color, make sure it goes with shoes and jewelry you already own—otherwise you'll have to pony up more cash for other accessories to make it work.

Style Tips for Tricky Situations

Having a closet full of chic basics will make dressing easier, but sometimes you find yourself in circumstances that require a little more fashion forethought. Whether you're about to walk into a high-stress meet-his-parents moment, find yourself bloated to the size of a beach ball, or know you'll be caught on camera, here's how to cope:

Looks That Ace a Job Interview

The trick is to look stylish and confident without being distracting. To get the best sense of your prospective company's dress code, do your research. Do you know anyone else at the company who could give you the style skinny? If not, make a quick call to the HR department or stroll through the building's lobby a few days beforehand to get the lowdown on what people are wearing.

If those options aren't available to you, it's best to err on the formal side, even if the office doesn't require its employees to dress to the nines. If a full suit seems too stiff, wear the skirt or trousers from your suit with a button-down or wrap top (just make sure that it doesn't pull across the chest area). Steer clear of pastels, ruffles, and sweet-looking prints. You'll give the impression of being a shrinking violet rather than a bold risk-taker.

Skip open-toed shoes and go for pointy-toed pumps or sling-backs. If the weather isn't scorching, wear nylons—depending on the industry. As a Modern Girl, I consider the continued use of nylons a failure of the women's rights movement but some companies still demand them. Keep your jewelry subtle, and make sure it doesn't jingle-jangle or reflect lots of light—it will distract your interviewer while you're talking.

The Perfect Garb for Meeting His Parents

A cashmere sweater and skirt or pants are just conservative enough to let them know you won't kidnap their son and flee to a sleazy Vegas

MG TIP: Most women seem to try to stave off wearing maternity clothes as long as possible, somehow seeing it a failure to have put on weight. Forget it! Don't bother with your favorite designer in-bigger sizes. You're pregnant and your body is changing in different places. Bigger sizes will usually just make it look like you've gained weight, not another human! Instead, go for maternity clothes that will fit in the right places. And start wearing them early! You have a pretty short window to wear these clothes, so the sooner you start, the lower cost per wear.

MG TIP: Many women make the mistake of going for the cheapest, most disposable maternity clothing out there. But why would you go for shoddily made duds when you feel your most unflattering and you're putting the most stress on your seams? Drop a little extra dough and get a few well-made basics like khaki and black pants and a great white shirt. You won't regret it, and you can always pass them on to your sister or good friend later. Check out the Liz Lange line at Target . . . stylish and affordable.

wedding chapel. Just make sure you wear a camisole underneath the sweater. There's nothing worse than sweating buckets and having no cotton material to soak it up underneath, or having your headlights pop on in front of his dad. Trust me.

Slimming Styles for Bloated Days

You've already heard that wearing all black works wonders when you're packing extra pounds—and it's true. But you can also get away with wearing a splash of color under a slimming piece, such as a baby pink tank underneath a fitted tan cotton blazer. Another trick is going monochromatic—wearing a charcoal sweater and charcoal pants, for example—which has an elongating effect.

A V-neck top will slim you down on top and draw attention away from big hips, as will an A-line skirt. Fuller pant legs can camouflage a big booty or ample thighs, but make sure they don't have pleats or a button fly—they instantly add bulk to your middle. Flats will make you look squattier, so throw on a sexy pair of heels to visually shave off a few pounds.

Dressing Sexy When You're Pegggers

Gone are the days where pregnancy meant you'd be a walking fashion crisis for nine months. Everyone from Reese Witherspoon to Kate Hudson has broken all the rules and made belly-bumps beyond chic. So instead of going with sacky items that hide your body (which, by the way, will only make you look bigger), learn how to play up the geometry of your curvy new shape. If you go for a tight top that draws attention to your chest and tummy, opt for a pair of looser-fitting cargoes on the bottom. If you wear a more boho, blousy top, go for a skinny pair of black pants or a skirt that shows off your legs. When you wear an evening dress, choose a V-neck or empire waist. Your décolleté will be highlighted and your tummy minimized. No need to convert to flats, but kitten heels will be sexy yet comfortable when your legs and back are absolutely not in the mood to teeter on four-inch stilettos.

Looking Hot in Front of the Camera

When you know you'll be photographed at a party or wedding, it's good to know what styles work and what doesn't so you don't wind up cringing when you see the developed prints. For starters, skip super-sheer fabrics in light colors. They might look good at the event but under the bright lens, they will draw attention to any lump, bump, bra strap, wiggle, or jiggle you have. Tans, creams, whites, and patterns tend to have a widening effect if they aren't paired with slimmer pants or skirts in dark solids.

Body language can go a long way in slimming you down, too. Rule number one is not to put your hands on your hips; they'll draw attention to them rather than hiding them. Instead, keep your arms loose and try to angle yourself to the camera just a little by easing one shoulder toward the photographer and bring your chin around that shoulder. Also keep one leg a little in front of the other to elongate your bod, and bring your hip around the point with that same favored toe (practice your poses in front of a mirror to see yourself). If you have a bit of a belly, casually hold your purse or shawl in front of you to camouflage it. Tuck in your butt, throw your shoulders back, and smile.

What to Pack for a Weekend Getaway

Even more stress-inducing than dressing for the camera or strategically picking out "fat blaster clothes" is bringing myself to pack for a vacation—even if it's just for three days! I always cram in too much, and then lament the fact that there's no room to put in any items I've shopped for while I was there. The trick, I've learned, is to spread out everything I want to bring on the bed, and only put in items that I can wear at least twice (either because they're practical or won't wrinkle or stain easily). Also pick a color "theme" and build around that—matching jewelry, makeup, and shoes accordingly.

Weekend by the Sea

- Trench
- Striped nautical T-shirt (long-sleeved and fitted)

MG TIP: Holding your head down makes your eyes look bigger (and your jaw line smaller) and your eyebrows darker, but your nose look bigger. Keeping your head up makes your eyes look smaller, but can have a slimming effect on noses. Pick your poison.

MG TIP: I sleep in the buff . . . if that's not you, go for some sexy pj's with a cami you can also wear by day.

MG TIP: Roll your clothes in your suitcase instead of folding them. On your bed, lay out a stack of tops (one above the other, lying flat), with the least delicate one on the bottom and the most delicate ones in the middle. Roll the shirts in one fat roll from neck to base, rolling the arms inward as you go. Do the

same stack-and-roll with pants (jeans on the bottom, khakis and dress pants in the middle, sweatpants on top). The loose rolling action keeps your clothes from getting creased and wrinkled—which easily happens with folding. You'll also save space in your suitcase, which will come in handy for vacation purchases.

MG TIP: Wrap your shoes in clear shower caps to protect your clothes.

MG TIP: Make sure to keep all your prescription meds in your carry-on or purse, in case your luggage gets lost. And *don't* transfer medication to another container; medicines are more susceptible to heat and sunlight, and in an emergency, others will need to know what you're taking.

MG TIP: Now that airport security is tighter, be sure to pack valuables such as jewelry in your carry-on or purse and protect things in your bag that you don't want touched by placing them in clear plastic Ziploc bags. This works great for undies, toothbrushes, and even sex toys. (For more air travel tips, see pages 348–50)

- 2 T-shirts: 1 white, 1 black
- Ass-fabulous jeans
- Denim shorts or miniskirt
- Khakis or cargos
- Sweat suit
- Flirty cocktail dress
- Thin cashmere sweater
- Windbreaker
- Bikini, sarong
- Bras, undies
- Medium-size tote
- Strappy sandals, thongs, sneakers

Weekend in the Snow

- Long wool coat
- Faux fur vest
- 2 superwarm sweaters in cream and black
- Sexy deep V-neck cashmere sweater
- Wool pants
- Ass-fabulous jeans
- Bikini (hot tub at the lodge, anyone?)
- Bras, undies
- Scarf, hat, gloves
- Medium-size leather tote
- Tall leather boots (snowproof)
- Après-snow slippers
- Oh, and should you be going skiing, go for fabulous black ski pants and jacket and pick two brightly colored turtlenecks to make them feel different.

Shoes: A Modern Girl's Best Friend

Unlike selecting clothes, looking fabulous in shoes is a no-brainer. Besides polishing your outfit, a great pair of heels or boots will make

your legs look longer and stronger, lift your butt a little higher, and help you walk with a sexier strut. (What I love most is that my shoes still love me when I've gained ten pounds). But it's easy to get suckered into buying shoes that don't fit correctly—and subsequently get banished to the back of your closet. Here's how to make smart purchases you'll wear and wear and wear.

Buy Your Shoes in the Late Afternoon

Your feet will have swollen a touch from walking around all day, which gives you a more accurate picture of the kind of fit you'll need.

Go Snug

Shoes often stretch, so it's better to buy the eight and a half that's a little snug than the loose nine. I like to break them in by wearing a pair of thin socks with them around the house. If this still doesn't make them stretch, take them to a shoe repair store and they can do the job for just a few bucks.

But Quality

One pricey pair you love wins over two so-so pairs—otherwise you'll always be lamenting not getting “the ultimate pair” . . . and wind up splurging on them a month later anyway.

Choose Leather Over Suede

I know, the soft stuff looks luxe and conforms to your feet, but suede can be surprisingly high maintenance. No matter what your salesperson promises, suede does not look good after it's seen the rain. It also draws in stains; black suede begins to look grayish over time, lighter colors like tan and pale pink show dirt.

Don't Pressure Yourself

When you're walking around the store, note how much pressure you feel on ball of your foot. The more weight that's jammed to the front of your shoe, the more uncomfortable a pair of heels is going to be. Most of us aren't blessed with high arches, but a shoe that fits your foot will closely align with your arch—meaning there isn't space be-

MG TIP: Find a hard floor. Ever wonder why so many shoe departments are carpeted? Because it makes walking in heels more comfortable. Find a patch of hard wood or marble and take a stroll before buying. You need to make sure you can work all surfaces.

tween the bottom of your foot and the shoe itself. The more alignment in your arch area, the less weight you'll feel pushed to the front of your foot . . . and the easier it will be to dance in them all night (or heck, at least walk three blocks).

Wait Twenty-four Hours

Not sure you can justify the purchase? Put them on hold for a day before you plunk down your plastic. During that downtime, go into your closet and think about all the outfits these shoes will realistically go with. If the number's higher than five, splurge.

Give the Boots and Stilettos You Already Own an Inexpensive Shoe Lift

Hey, sometimes a good shoe splurge just isn't in the cards. But that doesn't mean you can't revive the shoes you already have (instead of wanting to replace them the second they get a little shabby). With these easy SOS tips, your current kicks will carry you from season to season.

MG TIP: When I've just bought a pair of shoes I truly love, I add soles and heels *before* I've even worn them. It's an added expense after a pricey purchase, but it really keeps them in shape. As they say, prevention is the best medicine.

Find a Sole Mate

Have thin rubber soles put on the bottoms of your shoes. Not only will they add to the lifetime of your heels, it will make them easier to walk in over slick floors and in bad weather.

Heel!

Have the little black plastic covering of your heel replaced when you see it's gone down a few millimeters. Don't wait until you see a metal rod poking through the heel because you've worn them so much. It costs only a few bucks and will stretch out the lifetime of your shoe.

Shine On

Have your shoe repairman shine them up on a regular basis. Vaseline on a soft cloth will work in a pinch too.

Be Supportive

Put shoe pads inside the soles at the balls of your stilettos and boots. They'll cushion your feet and absorb shocks. They'll also keep the insides of your shoes clean and help maintain their original shape. I like foot petals (available at www.footpetals.com).

Pretty Up Your Ankles

If the ankle strap or your stiletto is broken or frayed, replace it with a pretty satin ribbon in the same hue as your shoe. If they're pumps, wrap the ribbons under the dips just before the heels and crisscross them up your ankles. Tie in bows at the back of your ankles.

Makeup Tricks for Busy Chicks

Fact: No matter how killer my shoes, slimming the outfit, and chic the purse, some days my face looks blemished, blotchy, or just plain blah and I just don't feel like I look good. Thank God we girls have makeup on our side to quickly give us a little gloss and glow. The trick is knowing what products to splurge on and correctly applying them so you make your skin look fresher, your eyes brighter, and your lips plumper—basically a cleaner, prettier version of your natural self. I learned some great tips from Mark (www.meetmark.com), a cute new company with great products for the Modern girl.

I learned about Mark because they combine two of a Modern Girl's favorite things—make-up and money. Basically, with Mark you can buy the hottest new products from your friends or sell them to your friends and make serious cashola (hello . . . so much more fun than a trip to the department store). My friend Amanda told me about Mark's "hook-ups" and I figured she was talking about *men*. But actually, they're these adorable products that let you hook up a lip gloss with a mascara, an eye shadow with a lip lacquer, or dozens of other combos to take on the go. Okay, enough of my love fest, and on to their insider tips:

MG TIP: When choosing the right color of foundation, concealer, and powder, test it on the inside of your wrist—it will give the closest match to your face. Testing it over the makeup you already have on your face won't give you a true picture.

MG TIP: You can prolong the life of your foundation by applying it with a fresh makeup sponge instead of your fingers (which have bacteria on them). Wash sponges weekly and discard them monthly.

MG TIP: Before sharpening your eyeliner, place it in the freezer for ten minutes. It'll harden a bit and not break when you sharpen it.

Your Skin

If you have a small makeup budget, leave room to splurge on a good foundation and concealer. Higher-priced-brands have a higher level of pigment and less filler. That means truer color and even fewer breakouts, because more pigment keeps your skin looking (and staying) clear.

For the most even coverage, moisturize beforehand and apply the foundation in small *downward* strokes with a makeup sponge, blending carefully just below your jawline. For a dewy, less made-up look, try mixing a little foundation with your moisturizer. Dot concealer over pimples and other problem spots with a tapping motion (rubbing it in will only smudge it off), and finish with a light dusting of translucent powder to set.

Your Eyes

I'll admit it: For a number of years I did that little cat's eye eyeliner upturn at the corner of my eyes, thinking it made them look bigger. *Oops.* Once I had a professional showing me the way, I learned that using the thinnest amount of eyeliner only along your upper lashline actually makes your eyes look bigger and far more natural.

I also learned these tricks from my cosmetics guru friends:

- Light-colored eye shadow in the inside corners of your eyes can make close-set eyes look farther apart.
- Lining the insides of your lower lids with a white liner blends into the whites of your eyes, making your irises look brighter and your eyes larger.
- The more light your lids reflect, the more wide-eyed you'll appear. Blend a pearly or bronze shadow across your lid, and blend a slightly darker shadow in just the outside corners of your eyes for definition.
- Highlight your brow bones with a pearly or champagne powder—it will give your eye area the illusion of having more height.

- Wiggle your mascara wand at the base of your lashes, then extend the wand to the tips. The extra color the wiggling deposits will make your lashes look darker and thicker. For a special occasion, placing a few individual faux eyelashes on the middle-to-outside stretch of your eye gives va-va-voom volume.

Your Brows

Gone are skinny matchstick brows—full arches are back (think: Amanda Peet, Jennifer Connelly, Salma Hayek . . . but not when she starred in *Frida*!). To keep yours from looking like an overgrown thicket, invest in an angle-tipped pair of tweezers. Each brow should begin above the inner corner of your eye, so tweeze any hairs that fall into unibrow territory.

Next, locate your natural arch (the highest point of your brow) by holding a pencil vertically in front of the outer edge of your pupil. Then pluck underneath that arch to create an upside-down V shape, which will define your brows. Next, hold the pencil diagonally against the outer corner of your eye, pointing up to the brow bone. Your brow should extend slightly beyond the eye and taper slightly down—pluck anything past that. To finish, fill in any sparse patches with a light brown powder—pencil can look too harsh—and finish with a brow-grooming gel to hold in place. (In a pinch, you can use a bit of hair-spray on a new toothbrush).

Your Cheeks

Blush can be tricky. If you don't have Sarah Jessica Parker's cheekbones, it's difficult to know exactly where to apply it. For starters, sweep the blush just *below* your cheekbones, not on top of them. Otherwise, you're just depositing color, not highlighting the contours of your face. A great brand to try: Nars Blush (in *Orgasm*). And it's not just because I like the name.

Another popular choice is cream or gel blush. You have more control because you rub it into your cheeks with your hands—and it's much more convenient to apply on the go. Just squeeze a dot of it into

MG TIP: Try putting Vaseline on your eyelashes before going to bed. When you wake up your eyelashes will be silky soft and ready for mascara.

MG TIP: On a lazy Saturday, swing by your favorite department store makeup counter for a free makeover. You don't have to buy everything they suggest. You might just walk away with an eye pencil, but you'll have learned invaluable application tips that you can replicate with cheaper brands.

MG TIP: If you do choose to use a brow pencil, it's best to go two shades lighter than your brow color. Then, apply the pencil working against the natural growth of your hair (from the outside of your eye to the inside of your eye). This puts the color underneath your brow, which makes it less Tammy Faye and keeps it in place longer.

MG TIP: Blush doesn't go on as evenly with a dirty brush—and can even contribute to breakouts. Wash your makeup brushes once a month with special brush cleaner or baby shampoo.

MG TIP: Ever wonder what to do with lip balm you've put on with your fingers? Rub it into your cuticles for a little extra moisture.

MG TIP: Keep makeup in a dry, cool area, and remember: Any cosmetic that changes texture or smell should be discarded immediately.

your hands and blend into the apples of your cheeks (when you smile, it's the highest, fleshiest part) for a dewy, fresh-faced look.

Your Lips

Put on lip balm before you apply your lipstick (I love Kiehl's and Mark's Kiss Therapy), and use a little pressed powder just before you apply your liner and lipstick to set the color. For a sheerer, glossy look (find it on everyone from J. Lo to Jennifer Aniston), opt for a long-wearing gloss like Lancôme's Juicy Tubes. I like Dior's diorific Long-Wearing True Color Lipstick and Cover Girl's Outlast All-Day

WHEN GOOD MAKEUP GOES BAD . . .



Unlike food, cosmetics aren't required by law to have expiration dates. From the moment you open it, bacteria will start to grow and its effectiveness will decrease.

- Concealer should be replaced every six to eight months, foundation every three to six months. Powders can last a year. Wide-mouthed bottles expose it to more air, and should be trashed even sooner.
- Toss your mascara after just two to three months. By then your tube is teeming with bacteria, thanks to the pumping action of the brush (can anyone say eye infection?). Throw out powder eye shadows every nine to eighteen months, and cream eye shadows every six to twelve months. Dip your eye pencils in alcohol every week to kill germs.
- Lip gloss and lipsticks can last a year (but frankly I've either used it all or tired of it by then).

Lipcolor as well. Sephora also has a great lipstick sealant that keeps it on for ages.

Your Nails

If you don't want to spend money on manicures and aren't blessed with a hand model's naturally strong, healthy talons, take the no-fuss approach. File them into a clean, squared-off shape, give them a coat of clear polish with a strengthener ingredient, and put two coats of a super-pale pink over the top. The hint of color will make even the shortest, most brittle nails look clean and pretty, and is subtle enough that if you paint outside the lines or get a few air bubbles, no one will notice.

Taking Your Look from Day to Night

When you have tons of time to carefully apply your makeup in your own bathroom, it becomes second nature, almost a ritual. But in an MG's go-go-go lifestyle, heading back home to prep for a big night out is often impossible. Jetting to a swank holiday party or hot date after work requires the ability to transform your look right in the office or car. Here are a few fast moves that instantly update your look from afternoon to evening:

Day-to-Night Tip 1: Get High-Drama Eyes

Add intensity to your orbs with a smoky shadow at the outer corners of your eyes, or a charcoal pencil along your upper and lower lash line.

Day-to-Night Tip 2: Amp Up Your Lips

If you're playing up your eyes with charcoal, slick on a nude gloss. If you'd rather play up your lips than your eyes, line your lips in a berry tone, slick on your lipstick, and then dab a little gloss in the center of your lower lip. Delicious.

MG TIP: "All natural" products that contain plant-derived ingredients and products with no preservatives typically have a shorter shelf life.

MG TIP: Never apply nail polish in the sun. It turns into a goopy mess that takes forever to dry. Also, try storing your nail polish in the fridge to make it last longer.

MG TIP: Dip your nails in a bowl of cold water and ice cubes after you finish them. It will harden your nails and keep the polish from chipping.

MG TIP: Rub a little petroleum jelly on the tip of your charcoal eye pencil to make it glide on with more shimmer.

MG TIP: If you're playing up your eyes, downplay your lips and vice versa. You don't need your face competing with itself for the spotlight.

Day-to-Night Tip 3: Sexify Your Skin

Keep sample sizes of stronger, more sophisticated perfumes in your desk drawer or makeup pouch to dab on your wrists and behind your ears. If your top permits, create a little hint of cleavage by dusting bronzing powder between your breasts.

Day-to-Night Tip 4: Heat Up Your Hair

Put a little hand lotion (about the size of a dime) in your palms and run it on the ends of your locks to get rid of frizzies (it works!). Then decide: Are you going to go for wild or slicked back? If you're going wild, throw your head over and brush it backward to create volume at the roots. If you choose slicked back, put a little more hand lotion on your strands, part your hair just a little off center and pull back into a low chignon or sleek ponytail with a rubber band.

Day-to-Night Tip 5: Accessorize

Always have a pair of fancier earrings stashed in your office or glove compartment. They instantly kick up even the most casual work duds.

Solving Mini-Beauty Disasters

Sometimes, despite much preparty beautification and primo product usage, the Beauty Gods throw you a big, ugly curveball. Here's how to undo the damage:

Big, God-Awful Zits

You've heard it everywhere: Don't pick your face! And whoever told you that is right, by the way. But when you've got a mammoth white-head on your chin that looks like it's about to pop any second (and subsequently scare your guy, your coworkers, and small children on the street), a little intervention is necessary.

Soak the area with a warm washcloth for five to ten minutes. Then, with a tissue wrapped around each of your index fingers, gently press down on the area around the pimple. (Don't squeeze the pimple itself, or you'll only push the bacteria down deeper and cause

scarring). If nothing happens, soak the pimple again, then push down around the area again to coax out the offending pus (now Windex the mirror, please).

Once you're a triumphant pop princess, you may find that your bump bleeds a bit. Wrap a few ice cubes in a washcloth and hold it on the area for five minutes. The coldness will shrink the bump and help the blood coagulate. Wait a few more minutes, and then apply a benzoyl peroxide zit cream, and later, your concealer. Finally, take a Tylenol, which has an anti-inflammation agent that will help the zit shrink further.

MG TIP: If your pimple is large, red, and feels like a rock when you touch it, don't squeeze—it won't work and prodding it will do mucho damage. See a dermatologist who can inject the bump with cortisone, which will make it dramatically shrink over the next two days.

Under-Eye Bags and Dark Circles

Whether you went wild at a party or just woke up on the Dark Side, you can combat puffy eyes by holding the back of a cold spoon to each lid for a minute, or by slipping on a refrigerator-chilled gel eye mask (just six bucks at Origins). Reduce dark circles by using an eye cream with retinol or vitamin C—it will stimulate collagen production to thicken the skin. To camouflage dark rings, use a yellow-based concealer (to counteract the blue). Dot your concealer on—don't rub—with your ring finger.

A Hideously Botched Self-Tanner Job

Looking like you went to St. Tropez: good. Looking like you're auditioning for the tiger cage at the Bronx Zoo: bad. To tone down unsightly orange streaks, rub a Stridex face wipe over the area. Then hop in the shower with a loofah to buff off the remaining color. If it's still obvious, blend a little liquid bronzer into the lighter areas around the streak so the contrast isn't as evident. To prevent future orange freak-outs, make sure to exfoliate before applying self-tanner, use it sparingly around your hands, elbows, knees, and ankles, and wash your hands immediately in warm soapy water (or use gloves to apply). Also choose a brand like Ban de Soleil Streak-guarde that darkens instantly, so you can fix your mistakes on the spot.

Hairs Sprouting in All the Wrong Places

I know. All it takes are a few wayward spikes to make you feel like an extra from *Planet of the Apes*. But the good news is nobody else ever needs to know about your extra fur:

- **Nipple hair:** Run, don't walk, into the bathroom and pluck away. Same goes for moles with hairs poking out (don't worry; it doesn't cause cancer).
- **Dark, furry arms:** Three words: Jolen Cream Bleach. It's less painful and less expensive than waxing. Also, arms with no hair can look a bit odd.
- **Mustache maladies:** Whatever you do, don't shave! Here are your options:

Waxing rips the hair out of its root, but wait for the spikes to grow out before you can wax again.

Bleaching will lighten the hair, but won't remove it. This can work well in combination with waxing.

Depilatories such as Nair for Face or SurgiCream dissolve the hair just below the surface.

Electrolysis kills the hair with an electric pulse. It is effective, but can be painful, pricey, and leave tiny scars.

Lasers paralyze the hair at the root using a handheld machine that glides over your skin. Laser treatments are pricey (anywhere from \$75 to \$250 per session for an average of four to eight sessions), but they're the best permanent hair removal option around.

MG TIP: Don't clench or hold your breath as they're ripping the cloth strip off. This only makes the hairs hang on more, causing more pain. Relax and gently exhale as they're pulling and it will hurt a ton less.

- **Bikini line bushiness:** The smartest treatment for your bikini area is waxing. Lasers can be superexpensive when there's tons of hair to cover, and depilatories can burn—and don't thin our hair over time like waxing can. Dermatologists recommend leaving waxing up to the pros, especially if you want a Brazilian (a skinny landing strip with everything underneath cleaned out). The week before your waxing appointment, gently exfoliate the area to slough off dead skin. (See chapter 8 for more Brazilian tips.)

Hot Hair Hints

Now that you have a game plan to get your less-than-desirable hairs zapped, plucked, waxed, and out of the way, let's talk tresses. We all know the meaning of a good hair day and a bad hair day—and how much it can affect our moods. In fact, according to a recent study at Yale University, women (and even men) said having a bad hair day led to decreased self-confidence and even lower performance levels. Here's how to make sure that happens as seldom as possible:

MG TIP: Shampoo shouldn't actually get into a big bubbly lather. In fact, you'll find the cheaper the shampoo, the more it lathers. All you need is slight foaming action. Massage your head in tiny circles for optimum cleansing.

MG TIP: Experts say you should rinse your hair with cold water to make it shinier.

Washing It

- Shampoo your hair every other day, and if you can get away with it, every third day. Too much washing will strip your hair of its natural oils and make it dry and dull.
- To get rid of styling-product buildup and shampoo residue, try washing your hair once a week with a cup of apple cider vinegar.
- If your hair is greasy but you don't have time to hop in the shower (that damn alarm clock), sprinkle baby powder or Bumble and Bumble hair powder on your roots. It will absorb the oils in your hair in a pinch, and give it a softer, thicker texture. Powder also works if you're blonde and want to brighten up your roots in between highlight appointments.

Blow-Drying It

After shampooing and conditioning, wrap a towel around your head to absorb excess water, then squeeze, don't twist. Spritz a protein spray that has heat-protecting elements onto your hair and run through it with a boar-bristle brush or wide-tooth comb. Now separate it into sections (clip one at the crown, two on the sides, and two in the back, upper and lower). Start at the front of your head with a large round brush (doing this section first, when you're still pay-

ing attention, guarantees you'll do a good job). As you're gliding through a section of hair, follow it with the nozzle of the dryer, holding it horizontal to your brush as you move from the roots to the ends—this will keep your strands as sleek as possible. Then dry the sides, and finally, the back. When you're finished, apply a dab of styling cream and run it over your hair for maximum shine. Give your hair a final shot of cool air to minimize flyaways and frizzies.

Healthy Hair Tips

- Try to keep your hair in a rubber band as little as possible—it makes hair more brittle. The only thing that doesn't damage it is a fabric scrunchie, but those are so eighties. Better to twist and hold it loosely in a small tortoise plastic clip with teeth.
- Don't follow the hundred-strokes-a-day rule. You'll overstimulate the oil glands in your scalp. All you need are twenty strokes a day.
- Use a deep conditioner once a week that contains proteins and moisturizers to soften and strengthen your strands—especially if you're a highlighting junkie.
- Try to get your hair trimmed every six to eight weeks—even just a quarter inch and even if you're growing your hair out. The more often you trim it, the more polished you'll look and the less likely you'll be stuck with straggly split ends that can break your hair up the shaft.
- If you're raring to try a new look, bring a ripped-out magazine photo of your desired hairstyle to the salon. Even though you may not wind up looking exactly like the picture, your stylist will get an idea of the vibe you're looking for—which equals tress success.

Finding a Fabulous Hairstylist and Colorist

Whether you're scouting for your first bona-fide stylist and colorist, or you're breaking up with your old ones (and honey, it really does feel like a breakup), there are a few strategies to help you on your search.

Ask Around

This seems so simple, but we don't do it nearly enough. When you see someone on the street or in your office with a hair shade or texture similar to yours, whose cut or highlights you love, ask her where she gets her hair done, and—most importantly—which stylist she goes to. She may feel a little protective at first, but say you'll go to the stylist saying she recommended him or her. She'll get the ego boost and you'll get the crucial number.

MG TIP: Be wary about taking a colorist/stylist recommendation from close friends and family members. Should you not like the service you get, it may be awkward to explain it to them.

Screen the Salon

Do they have an internship or apprentice program for training their new stylists? What kind of degrees and certificates do the stylists hold? Are they required to go to salon training programs or an advanced academy? All these questions can be answered over the phone if you ask to speak with the assistant manager.

Get a Consultation

Top-notch salons won't skip over the consultation process—this is where you sit down with your stylist and really get a sense of whether you click or not. Tell him or her what you're looking for, and ask tons of questions to get insight into the person's background, training, and general personality. Beware of extremes: If the stylist or colorist refuses to give you a certain cut or color, or goes with your request without discussing the details, you might wind up with a cut and color you're not happy with. If at any time you are made to feel uncomfortable, simply—say you have to go to the ladies room—ask to speak to the manager, and explain that this isn't a good fit for you. Remember, you're the customer.

Start Subtle

When trying a new hairstylist, don't request a drastic cut or a Paris Hilton baby-blond dye job. Test them out with a trim or a blow-dry and take it from there. Don't book an appointment just before a wedding, holiday party, or when you're seriously wigged out from work. That's more pressure than an MG needs.

MG TIP: Most competent stylists know how to use a “straight razor.” This is what gives that sexy flipped-out look that’s so trendy now, and it’s also what stylists use to “thin out” too-thick hair. When you call to book your appointment, ask if the stylists are required to know how to use one.

MG TIP: Don’t judge a stylist by his or her haircut. Yes, the stylist should be well groomed and work at a neat, well-maintained station, but some of the best cut-and-color jobs I’ve had were from people with far “wackier” hair than myself.

Getting the Most for Your Money

So now that you’ve found your salon, how can you stretch your dollar as far as it’ll go? Try these tips:

Milk the “New Customer” Discount

When you go in, ask if you can get a discount for being a new customer with a particular stylist or colorist. When I switched colorists, I was given a 25 percent discount for my first two visits—but I never would’ve gotten it had I not asked.

Check the Pecking Order

Many salons allow their “star stylists” to charge upward of \$50 or more per haircut than their colleagues. The way you often can tell is that they’re wearing street clothes, as opposed to any sort of a uniform. If you know you’re in a top-notch salon, chances are that all the stylists are competent. Go for a mid-tier stylist and save your money.

Go for a Half-Head of Highlights

I learned this lesson very quickly—if you can get away with it, have your colorist only do a half-head. What it means is they’ll lighten the top of your hair and leave the underneath darker (which only shows if you’re wearing a ponytail). I’ll get a half-head during the fall and winter, and a full head during the spring and summer, and save between \$400 and \$500 per year.

Don’t Buy Hair Products In-House

I know, it’s tempting. After you’ve had your fabulous cut, color, and blowout, your stylist will often lead you to a wall full of products, boasting that you can replicate the same silky effects you have now buy buying a mousse, spray-gel protein spritz, grooming mist, yada yada. Note the products he or she mentions, then go online and see if you can find them at a cheaper price. Often, stylists have told me that the most important thing to buy post-color is a deep conditioner specialized for your hair type. So if you’re picking up one product only, go for that.

Ask for a “Free Treatment”

When I get an expensive color job, I’ll often ask if they can throw a quick protective treatment on my hair after the color is rinsed out. (This is normally a \$30 value.) At the very least, many salons have coupon booklets where you can redeem a free “treatment” with your next cut or color.

Waive the Blow-Dry

Some salons give you a free blow-dry with your cut and color, but other upscale salons actually require you to pay a stylist for a blow-out for \$30 to \$40, plus tip.

Treating Your Body **Right**

Gorgeous hair? Check. Man-melting makeup? Check. Stylin’ wardrobe? Triple check. But your beautification process doesn’t stop there. Look at your body like a luxury car—all the cosmetic things you do to shine up the outside certainly make a difference, but the inside has to run well for peak performance. Here’s how to transform the inside of your body so you look like a lean, mean, sexy machine.

The MG’s Pocket Guide to Not Stuffing Thy Face

To look good, you need to eat lots of macaroni and cheese, potato skins, and french fries (just checking to see if you’re still reading). Okay, the truth is, if you want to have glowing skin and look fabulous in those new cigarette pants of yours, eating the right foods—at the right times, and in the right quantities—is a must. Don’t worry . . . you’ll still have room to splurge on chocolate.

Get the Right Ratio

At each meal, envision your plate being divided into three parts—one half of your plate with vegetables, one quarter of your plate with protein, and the other quarter is for complex carbs (brown rice or sweet potatoes).

Use the Rule of Thumb

Portion control is the secret to surviving at parties and dinners out—and all you need is your hand. The palm of your hand is a reasonable size for protein like chicken, fish, or steak. This means the thickness of your hand too. If it's a two-inch-thick steak, cut down the size of your portion considerably. Cup your hand, and that's equivalent to a cup of pretzels or chips. Your thumb would be about an ounce of cheese. The tip of your thumb would be about a tablespoon (very helpful when you think about dips). The tip of your finger would be about a teaspoon.

Play the Twenty-Minute Game

It takes twenty minutes to fully digest your meal, so even though you think you're hungry, buy yourself time before wanting to have seconds. Call a friend—or if you're at a restaurant, excuse yourself to freshen up in bathroom. Have a decaf coffee or drink herbal tea . . . by the time you finish, your craving should pass.

Chug Water

Drink eight glasses of water—eight to ten ounces each—per day. Not only will it improve your skin and help move toxins out of your body, downing a glass of water after a meal will help keep you fuller so you don't ask for seconds.

Eat Fiber

Forget geriatric prune diets. Noshing on high-fiber fruits, whole grains, and bran cereal for breakfast will fill you up faster—and keep you full longer—than a starchy, sit-in-your-stomach bagel can.

Pig Out on Protein, Not Sugar

When you chow down on sweets, your blood sugar takes a hike and then drops a few hours later, which makes you cranky, tired, and craving more-more-more licorice whips. Better to have a slice of turkey or some low-fat cheese.

Be Party Smart

Half the time at parties, you don't even notice what you're eating—you just have the urge to pop something in your mouth to quell nervous energy. Do it by chomping on a crudité and lean protein instead of egg rolls and dumplings. Another trick: Fill up a plate instead of standing by the buffet picking at things. If you're picking, you won't realize how much you're consuming.

Steer Clear of Faux Health Foods

Shopping at a health food store doesn't guarantee waistline-whittling eating. For example, a single serving of dried fruit can have up to sixteen grams of fat—and banana chips, fried in coconut oil, can pack in as much fat as a quarter-pounder.

Try Not to Eat After 8 P.M.

When you load up your body with tons of grub after dark, and then fall into bed, you can't burn the calories off easily—so they sit with you all night. Ugh. Even if you have a few hunger pangs, tell yourself you'll load up on a big breakfast in the morning. People who make breakfast a key meal of their day wind up eating less overall.

Kiss the Bread Basket Buh-Bye

I know it's hard, but if you want to slim down quickly, stop reaching for the doughy white dinner rolls. They have little nutritional value and make you retain water. And instead of sating your appetite, chowing on bread can actually stimulate you to eat more during your meal. Conspiracy!

Color Code

Weight-loss plans suggest putting food on a blue plate or placing a blue light in your fridge. That's because there aren't many blue foods in nature; therefore our appetites aren't triggered by the color.

Give in to Mini-Cravings

If you are dying for a fro-yo with toppings at 2 P.M. and deprive yourself all day, chances are you'll be diving into a pint of Ben and Jerry's

MG TIP: Have a healthy snack *before* you go to a soiree so you're not prone to party pig-outs.

MG TIP: At a party, carry a clutch and get a glass of water (or wine). With both hands filled, you'll *really* have to want the food to do the necessary acrobatics to grab it.

MG TIP: Try to eat five (yes, five) small meals or snacks a day, instead of just three meals. It will rev up your metabolism and may help you lose weight.

come midnight. Also remember that when you're craving a giant piece of chocolate cake, all your body may truly want is a small piece of chocolate. So savor it. Love it. Chocolate even contains serotonin, which boosts your mood.

Vitamins That Keep You Gorgeous

They say the best way to get your vitamins is through the nutrients in your food, but let's face it: Some days subsist of pizza and Starbucks. That's why a multivitamin has you covered. When choosing, look for one that provides 100 percent of the Recommended Daily Allowance (RDA) of these vitamins and minerals:*

- Vitamin A
- Vitamin B
- Vitamin B₂
- Niacin (Vitamin B₃)
- Vitamin B₁₂
- Vitamin C
- Vitamin D
- Vitamin E
- Copper
- Chromium
- Iron
- Selenium
- Zinc

But even with a multivitamin, you still may have deficiencies that need to be addressed. You should talk to your doctor about taking a supplement if . . .

*Please note: I'm a Modern Girl, not a doctor; and it's always best to check with a professional before starting any supplements.

You Bruise Often

If you're prone to bruising, with your doctor's okay, take the mineral zinc (in tablet form), which is vital to wound healing and immune system function. Also rub in a dollop of cream fortified with vitamin C or vitamin K.

You Want Better Skin

Take vitamin A, or include more of these skin-boosting foods in your diet: carrots, citrus fruits, sweet potatoes, winter squash, broccoli, spinach, and kale. Also, the omega-3 fatty acids in fish such as salmon and mackerel add luster to your skin. Hazelnuts and almonds will improve your skin as well—they're packed with vitamin E.

Your Nails Peel and Split and Your Hair Is Brittle

Talk to your dermatologist about taking the B vitamin biotin. The most concentrated food sources of biotin include liver, egg yolk, soy flour, cereals, and yeast. Salmon and leafy greens are also a good source of B vitamins.

You're Anemic or Energy-Depleted

Iron keeps red blood cells healthy, but since women lose about 15 to 20 milligrams of iron each month during their period, their levels can dip, which can lead to fatigue, lethargy, and other more serious problems. Your doctor may prescribe an iron supplement to take regularly to combat anemia—but don't diagnose yourself and just start popping iron pills because you're feeling tired and bleed heavily during your period.

Why? Because too much iron can keep your body from absorbing calcium and zinc, and possibly lead to other problems, so speak to your health care professional if you're thinking about taking an iron supplement for the long term.

According to the Harvard Medical Institute, food is the best way to boost your iron intake because it's easier for the body to absorb iron from food than from pills. Meat and fish are good sources of iron, as are leafy green vegetables, beans, dried fruits, prune juice, nuts, and whole grains. Iron is absorbed better with vitamin C, so try to eat them at the same time. For example, eat orange segments in

MG TIP: Though chocolate and potato chips actually don't worsen your skin, shellfish such as shrimp might. Their high iodine content can contribute to breakouts in some people.

your spinach salad, or tomatoes with red meat. Steer clear of tea or coffee; it limits the absorption of iron.

You Frequently Get Colds

Consider taking 100 to 500 milligrams extra of vitamin C. Some multivitamins contain extra C, but if yours doesn't, you may need a separate supplement. Check with your doctor.

MG TIP: If you don't get enough vitamin D, the calcium you're taking doesn't get absorbed in your body. We get vitamin D naturally from spending time in the sunlight, but that often isn't enough, especially during winter. Compensate with a supplement.

You Get Mega-PMS

It's not all in your head—those crazy mood swings are caused by interaction between your brain's neurotransmitters and sex hormones. Besides making sure that you meet your requirements for vitamins E, B₆, zinc, and magnesium, load up on calcium. Doctors say that 1,000 milligrams of calcium a day (equivalent to four glasses of milk) can help alleviate mood swings, tension headaches, and cramping. Low-fat dairy foods, salmon, tofu, broccoli, peas, and beans are good sources of calcium.

You Like to Drink Red Wine

Take folate. Though moderate amounts of red vino prove beneficial, just one drink a day can reduce the amount of folate in your body. Too-low folate levels have been associated with breast and colon cancer.

You're Pregnant

Again, folate's your supplement *du jour*. If you think you might become pregnant at any point in your life, you need folate (400 milligrams daily; 600 during pregnancy). It can vastly reduce your risk of giving birth to a child with certain spinal and neurological defects. You'll also find folate in many fortified cereals, citrus fruits, liver, collard greens, dried beans, and peas.

You're on the Pill

If you take birth control pills, you could be deficient in vitamins B₆, C, folic acid, and calcium. Luckily, a multivitamin will usually make up for the pill's interference.

You're a Vegetarian

If you're a strict vegan, you risk having deficiencies in calcium, iron, zinc, vitamin D, and the B vitamins, especially B₁₂. B vitamins help to convert carbohydrates into usable energy.

You Frequently Get UTIs

If you're prone to urinary tract infections, drink plenty of water and take vitamin C and cranberry-concentrate pills. A common dose is between one and six 300- to 400-milligram capsules twice daily by mouth taken with water one hour before or two hours after meals. They are more effective than cranberry juice, which contains a lot of sugar—an ingredient that might inhibit the effectiveness of curing UTI symptoms. Also, the single easiest way to avoid a UTI is always to urinate immediately after sex.

You Get Constipated

With low- to no-carb diets all the rage, sometimes it is a little hard to be regular no matter how many salads you're eating. Try taking two 1,000-milligram capsules of omega 3 (sometimes referred to as fish oil or salmon oil) before you go to bed and you should be moving just fine in the morning.

You Love Sushi or Foods with Tons of Salt

I adore sushi, but I hate that bloated feeling I get the next morning thanks to all the soy sauce I dipped my spicy tuna rolls in. To avoid the bloat, I pop two B₆ tablets before I go to bed. I may get up one extra time in the night to pee, but I feel much better in the A.M., since B₆ helps stop the retention of water.

MG TIP: Beware of too much Vitamin A intake when you're pregnant. Getting enough vitamin A (5,000 IU) early in pregnancy is critical for a baby's development. But more than 10,000 IU can be harmful.

Vitamin-Taking Tips

- In general, the best time to take vitamins is in the morning, with food and plenty of water. When your digestion is most active, there is the opportunity for maximum absorption, and there is less chance it will hurt your tummy. But check the back of the bottle to make sure the effectiveness won't be diminished by certain foods or supplements.

MG TIP: If vitamins make you nauseous, taking them before bed can help out.

- Don't buy vitamins in bulk—they will expire and lose all effectiveness by the time you use them all.
- Your vitamin should disintegrate quickly and completely dissolve. "Time Release" vitamins, though they sound good, can actually inhibit the absorption of folate, so skip 'em.
- Don't overdose on vitamins; more isn't necessarily better. Excess vitamin C will simply pass through your system, but other vitamins taken in high doses can be toxic.
- Don't store vitamins in the fridge—they can lose their effectiveness. Keep them in a cool, dark space in your cupboard or pantry.

Home Remedies That Really Work

Some feel-good ingredients don't have to come from the drugstore. In fact, they can all be found in your fridge or pantry right this second. Sure, you probably rolled your eyes when you mom told you to eat chicken soup when you were sick, but the truth is, these concoctions really have positive effects:

Yogurt

Eating yogurt with active cultures of *L. acidophilus* can help prevent yeast infections. Make sure, however, that the yogurt has active cultures and is not pasteurized. You can find this yogurt in health food stores and large grocery stores.

Aspirin

You know it works for headbangers, but it also softens calluses on your feet. Crush five or six pills and mix in a bowl with a half teaspoon water and a half teaspoon lemon juice. Coat your calluses with the mixture and cover with a warm cloth for ten minutes. The solution will soften the callus and make it easier to remove with a pumice stone.

Garlic

Garlic can kill the viruses and bacteria responsible for colds and flu. Chop it up and put it in stir-fries and pasta.

Hot Sauce

Feel a cold coming on? Spicy sauce and hot mustard act like an expectorant. Eating spicy foods regularly helps thin out secretions of colds and allergies. It also can boost your metabolism.

Milk and Honey

Pour a mixture of a half-cup liquid honey and three cups powdered milk in a bath for a soothing soak.

Oatmeal

Mix up a half packet (or one-half cup) instant oatmeal with hot water, let it cool slightly, and spread over your face. It will act as both a skin soother and mild exfoliant. Leave on for ten minutes and rinse with cool water.

Eggs

Whip up one egg white and spread it over your face for a firming mask that combats oily skin (add a few drops of lemon juice to beat blackheads). If you have dry skin, use an egg yolk instead, and add a teaspoon of honey. Let it sit for ten minutes and rinse with cool water.

Mayonnaise

I never eat it, but it's a fabulous deep-conditioning treatment for your hair. Coat your strands with it, cover your hair with a plastic shower cap, and let it sit for 15 minutes. Rinse with warm water.

Exercise Tips . . . When All You Want to Do Is Channel Surf

Looking good and feeling fantastic can't come from food and vitamins alone. (Damn.) But if you look at exercise as a drag, consider

this: Scientists believe that the endorphin rush you get from exercise hikes up your mood. Running and aerobic exercise can help combat everything from PMS, stress, and depression to morning sickness during pregnancy. Here are some sneaky strategies to actually get you excited about working out:

Mix Up Your Menu

Let's be honest here: Half the reason we don't like to exercise is that it gets boring. This is why you shouldn't expect yourself to go on the same run or StairMaster climb every single day. Plus, studies show that mixing things up actually tones your body better than working the same muscles in the same way every day. Try in-line skating one day and weight lifting the next. Throw in a dance class here and there. The more diversity you give yourself, the more likely you'll see exercise as a fun release, not a chore.

Tone Up in Front of the TV

Sometimes you just can't get to the gym to pump iron. But you can still do some fast exercises at home while you're watching *The O.C.* or *Will and Grace* (c'mon, is it that much worse than parking your butt on the sofa?). Throw down a towel, and do these three fat blasters three times a week. Don't get fancy, don't expect daily vigilance, just do them when you're watching a ridiculously thin actress pretend to eat and you'll find there's nothing more motivating than noticing little definition marks forming in your arms, and dropping a little junk in your trunk.

*** Butt Boosters:** Get on all fours and extend one leg back. Keep it straight out behind you. Lift just a little higher and a little lower than your butt. It's the mini-motions that will help melt the fat. Switch legs and repeat. Try to set your own pace, working up to four sets of twenty reps on each side. Next, bring your knee down and do thrusts into the air, with your toe pointed. Don't bring your knee all the way down to the floor; just pull it down a few inches and then thrust it higher. Switch legs and repeat. When you feel your lower cheeks burning, you know you've done enough.

*** Ab Strengtheners:** This Pilates-based move called the Roll Back* will give you an all-over tummy-smoothing effect. Sit in an upright position with your knees bent and your feet together, so your legs create an upside-down “V” with the floor. For support, grip the backs of your legs where your thigh meets your knee with your hands. Lengthen your back as much as possible, and “scoop” your abs in by squeezing your butt muscles inward and upward. Now inhale slowly and begin rolling back so your back makes a 45° angle with the floor. Hold the position for a few seconds as you slowly exhale. Now inhale and begin rolling up to the upright position. Start with ten roll backs, and work up to two reps of 10.

*** Tricep Toner:** If, like me, you’re worried about having a little jiggle underneath your upper arms, this move will turn them from cottage cheese to solid marble. Move your coffee table out of the way, face away from the sofa, and position the palms of your hands at the edge of the sofa. With your butt at a forty-five degree angle off the floor, your knees bent, and your feet out in front of you, slowly lower yourself to the floor. Go down almost until your butt touches, and then bring yourself up again, using only your arms to support your body weight. Start out doing two reps of twenty, and work your way up to three reps of 10.

Hop on the Yoga Bandwagon

Why bother? Because everyone from Gwyneth Paltrow to Christy Turlington to Madonna swears by this popular Far East body technique that both tones your bod and relaxes your mind. One of the main features of yoga is that it quiets your mind through deep breathing and meditation. The bonus is that yoga keeps your body fit, balanced, aligned, strong, and flexible.

To try beginner’s yoga at home, all you need is a rubber mat, or even just a towel you put down on the carpet. The most basic yoga

* Moves courtesy of Brooke Siler, author of *The Pilates Body*.

move is called the Sun Salutation,* which is actually a number of poses in one. It is designed to prepare the body for all other yoga postures.

One round of Sun Salutation consists of two sequences, the first leading with the right foot in positions four and nine (see below) and the second leading with the left. Try to coordinate your movements with your breathing.

The movements may feel awkward at first, and that's okay. The most important thing is to stay with your breathing throughout. Try to inhale with each upward movement and exhale with each downward movement. Let your mind ride on your breath. Start by practicing four rounds and gradually build up to twelve rounds.

1. Stand straight with feet together, toes and ankles touching. Make sure your weight is evenly distributed between both feet. Spread out your toes. (Hint: Spreading out your fingers for a moment here will help you to spread out your toes.) Exhale and bring your palms by your sides.
2. Inhaling, turn your palms outward and lift your arms overhead. Look up at your thumbs. Make sure you don't "crunch" or compress the back of your neck.
3. Exhaling, fold your upper body forward, and press your palms down on the floor, fingertips in line with toes. Bend your knees if necessary.
4. Inhaling, lift your chest, bring the right leg back into a lunge, and place the knee on the floor. Roll your shoulders down and back and lift your chin. Stay here for a few seconds.
5. Still breathing in, bring your left leg back and support your weight on hands and toes. Make sure your palms are directly

*Moves courtesy of Frances Jones, Ashtanga yoga teacher in New York City and student of Sri K. Pattabhi Jois.

underneath your shoulders so you are supported by your skeleton. Keep your abdomen lifted, so your head and body remain in a straight line, and look at the floor between your hands.

6. Exhaling, lower your knees, then your chest, and then your forehead or chin to the floor, keeping your hips up and toes curled under. (This move is called the Cobra).
7. Inhaling, point your toes and move your chest forward through your arms, while rolling the shoulders down and back. Keep your legs together and try to lift your thighs off the floor. The only points touching should be your palms and the tops of your feet. Keeping your abdomen engaged will help with this. Extend your head forward and look up as far as you can without compressing your neck.
8. Exhaling, curl your toes under, raise your hips and pivot into an inverted "V" shape. Your feet should be hip-width apart. Push gently down through your heels and let your neck relax completely. Take five deep breaths here. Make sure your index finger is pointed forward and you are pushing down through the thumb and first finger of each hand. Keep your fingers spread wide apart.
9. Inhaling, step forward and place the right foot between your hands. Rest your left knee on the floor and look forward, as you did in position four.
10. Exhaling, bring your left leg forward and bend down from the waist, keeping your palms as in position three.
11. Inhaling, stretch your arms overhead and look up at your thumbs. Make sure you aren't tightening your shoulders or compressing your neck.
12. Exhaling, gently bring your arms down by your sides. Ommm my gosh, don't you feel so much better?

MG TIP: Think getting the perfect sneaks isn't worth it? Well, every step you take puts three times your body weight on each foot.

GET THE RIGHT SNEAKERS



Sometimes all you need to kick-start an exercise regime is great gear. If you're working out frequently, top-of-the-line sneakers are a smart investment. Old, worn-out trainers can lead to blisters, muscle strain, sprains, and micro-tears in your foot tissue—so it's key to buy often, and buy right.

- *Measure your feet.* It's very common for women to have one foot a half-size bigger than the other. When you buy shoes, judge the fit by your "big" foot. You want room in the toe with athletic shoes, enough to fit your thumb. As you move around from side to side, you'll need that extra bit of space. Also, keep in mind your feet swell when you work out, so always err on the larger side.
- *Invest in running shoes* if you run more than two miles at a time. Replace them every four hundred miles, or after six to nine months.
- *Go for a cross-trainer* if you like to mix up your workouts between the treadmill and weight lifting.
- *If you're a tennis player*, you need more lateral stability than you do if you're just running. Be sure to buy shoes that are heavier and more rigid. All tennis shoes have light-colored, non-marking soles to keep the court scuff-free.
- *Get ankle support.* If you have weak ankles, a mid-height shoe will give them more support, which means less chances of twisting them.
- *Buy two pairs* of the same shoes and rotate them every few workouts—it sounds like a splurge but will actually save you money overall. And don't forget sports socks for cushioning and support.

Prepare Yourself for Quality ZZZ's

Looking great starts and ends with good sleep. And after a long hard workout (or heck, just a day running around like a crazy woman at the office), an MG deserves to unwind. But I'm often so frazzled at the end of the day that I can't shut my mind off come 10 P.M.—whereas annoyingly, my husband seems to nod off anywhere, from airplanes to shopping malls. Though I know I'll never be as snoozable as he is, I've used these tricks, and they work:

- Start dimming the lights a few hours before bedtime. Putting yourself in a darker atmosphere will help increase your natural melatonin levels, preparing you for sleep.
- Move all stress-inducing things out of the bedroom—papers, bills, even clothes lying on the floor. Out of sight, out of mind.
- Don't watch Leno, hoping he'll put you to sleep. You might think that dozing off to TV is the answer, but putting on soft music before bed will give you a more restful snooze.
- Light some candles and take a soothing bath with a few drops of lavender essential oils. Lavender is scientifically proven to help induce sleep and relaxation. If you love bubbles, try Origin's Float Away Sleep-Inspiring Milk Bath. Soak for ten to fifteen minutes.
- After your bath, slather on some self Sanctuary Body Butter by Mark, then drink a cup of chamomile tea or warm milk with honey. If you're still a little wired, have a couple of crackers. The carbs in it will boost your serotonin levels and stimulate sleep.
- Once you're in bed, don't let your mind drift to the laundry list of things you didn't accomplish today, or tasks you need to get done tomorrow. An MG's precious brain and body need to mellow the hell out. Instead, slowly pay attention to your breath, in and out, feeling yourself sinking deeper and deeper into your bed like it's one giant marshmallow. If that doesn't work, start dreaming about the next pair of Jimmy Choos you're dying to buy. One Choo went over the moon, two Choos, three . . . zzzzz.

HAVING TROUBLE SLEEPING?

zzz

Caffeine may be part of the problem. Absorption of caffeine is rapid. About fifteen minutes after you take your first few sips, your heart rate increases by at least 10 percent and it takes thirty minutes for you to feel its full effects. And it will be another three hours before you're back to square one. Although everyone has a different reaction, 200 milligrams is a strong stimulant for most people. While you know if you need to stay away from coffee (the average cup has 135 milligrams of caffeine), be aware of other places caffeine may be lurking in your diet:

- Tea has almost half the caffeine in coffee.
- Soda can have up to 55 milligrams.
- Coffee-flavored yogurt and ice cream can all have caffeine (35 to 75 milligrams).
- Chocolate: Milk chocolate has 3 to 10 milligrams of caffeine per 1.4 ounce serving; dark chocolate has 28 milligrams.
- Nutritional drinks like Boost (5 milligrams) and Ensure (10 milligrams) have smaller but relevant amounts of caffeine.
- Medications such as Excedrin (130 milligrams, and Dristan (30 milligrams) might not only make you feel better, but might also keep you awake.



CHAPTER 6

Bond **Jane** Bond

I'll admit it, I like having the door held open for me by a man as much as the next girl (although somehow it irks me when my man holds the door *for* the next girl). But the real reason I feel comfortable playing the doted-on female is because I like that little bit of dying chivalry, not because I depend on it or need it in any way. In a pinch, I could do just about anything that a man can do—from using a power drill to changing a tire to programming a VCR.

Truth be told, my quest to acquire those skills normally reserved for the testosterone set started (dare I admit it?) because I wanted to impress a man. He was a scotch drinker, and I figured one of the best ways to cover up my girlie-girl nature was to show him I could be the cool girlfriend and hang out like a guy friend. I downed two scotches (simply nodding at the first one the bartender suggested), puffed twice on a cigar (and, mind you, I won't even smoke cigarettes), and quietly excused myself to go to the bathroom, where I promptly threw up the dinner I had insisted we split the bill for. Lying (alone) in bed that night I vowed, like Scarlett O'Hara, not only never to go hungry again, but never to pretend to be like a man. Instead, I'd learn the things men know to make me a better woman.

Sports **Basics** for Bombshells

Every MG should have a little knowledge of the rough-and-tumble sports in her repertoire. It's not just knowing how to talk the talk when your man's friends are coming over for Super Bowl Sunday. More and more, corporate events (that you're running, of course, CEO diva that you may be) are centered around sports. And at the very least, Leo DiCaprio might invite you to a Lakers game. Here's a mini-view of several major professional sports, including a history of the game, the basic rules, the players you should know, and a little trivia that will wow even a cynical "Oh, chicks don't know football from fencing!" sports fanatic at your next corporate event or party.

Basketball

Basketball season is October through June (when the NBA Championship is played, it's referred to as the postseason). The games are fast-paced, with a set time limit, and the rules of basketball are a cinch to understand. Games average two and a half hours in length.

MG TIP: The Boston Celtics have won the most NBA championships (sixteen), including seven straight, from 1960 to 1966.

Teams

There are currently twenty-nine NBA teams, split into two leagues, the Eastern Conference and the Western Conference, each with two divisions. If you know geography at all, you should be able to guess what conference your team is in. These leagues vie each year to win the championship.

Basics of the Game

Professional basketball is played on a ninety-four-foot-long court with a ten-foot-high basket ("hoop") at either end. Two teams play a total of four 12-minute quarters. The object of the game is simply to have more points than the other team when the time is up.

The team with possession of the ball (offense) attempts to advance the ball near the defending team's hoop and score points by shooting the ball in that hoop. Players move the ball by passing and dribbling the ball but may not run with it (called traveling).

Meanwhile, the team without possession of the ball (defense) is attempting to prevent the offense from scoring in their hoop. Each field goal, or basket, scores two points, or three points if shot from beyond a specified distance (slightly longer than twenty feet from the hoop—there's a big horseshoe-like ring on the court that marks the three-point line).

Players

Each team has a full roster of twelve players with five on the court at any given time. Most NBA teams use the following positions in their lineup:

- *The center:* He's usually the tallest player on the court (think the seven-foot-tall Shaquille O'Neal). The center generally stays close to the hoop for rebounding, blocking, or altering shots, and easy dunks.
- *The power forward:* He's usually tall (six foot eight inches or so) and is used for rebounding and shooting close to the hoop (think retired rebound king Dennis Rodman).
- *The small forward:* He does a little bit of everything—he passes, he dribbles, and he shoots.
- *The shooting guard:* He's the best shooter on the team (think Latrell Sprewell)—he's the one who goes for the long-range three-pointers.
- *The point guard:* He's seen as the team leader (think Jason Kidd); he dribbles and passes the ball more than any other player. The point guard tries to set up his teammates for close-range baskets.

Basketball Terms Every MG Should Know

- *Air ball*: A shot that completely misses the rim and the backboard.
- *Assist*: A pass to a teammate who then scores a field goal.
- *Brick*: An unsuccessful and ugly shot—as in, “Man, Shaq’s laying bricks up there.”
- *Dunk*: To throw the ball down into the basket with the hand above the level of the rim.
- *Hook shot*: A one-handed shot where the player arcs the ball over the head of the opponents.
- *Lay-up*: A shot made by driving as close to the basket as possible, then bouncing the ball off the backboard into the hoop.
- *Nothing but net*: A shot that goes into the basket touching neither the rim nor the backboard (a.k.a. “swish”).
- *Rebound*: When a shot is made toward the basket that doesn’t go in, and members of both teams scramble to get it.
- *Turnover*: Any loss of the ball without a shot being taken.

Major League Baseball

MLB is played from early April until October (when the World Series takes place). Unlike basketball, there is no time limit in baseball. If they’re tied after nine innings, the teams will just keep on playing extra innings until one team wins. So theoretically, a game could last forever (yeah yeah, I know, ugh. But just think: You have *that* much more time to ogle Derek Jeter in his tight white pants).

On average, however, games are completed in just two and a half hours, so if you go to a 7:05 P.M. game, you’ll get out just in time to make your 10 P.M. reservation at the trendy new restaurant in town—if you have room after all those peanuts and beer. At the end of the nine innings, the team with the most runs wins. The home team always bats last (called “last licks”).

Teams

There are currently thirty Major League Baseball teams split into two leagues, the American and the National, that vie each year to win their league's pennant and eventually the World Series. The only difference is that the American League has a designated hitter who bats for the pitcher.

MG TIP: The New York Yankees have won the most World Series championships of any baseball team in history, with twenty-six to date.

Basics of the Game

A baseball game is divided into nine periods of play, called innings. Innings are divided into two halves, referred to as the "top" and "bottom" of the inning. During the top of an inning, the visiting team is at bat while the home team is in the field. After the first team at bat has three outs, the two teams switch roles, and the bottom of an inning begins. If the game is tied after nine innings, the teams continue to play until one has scored more runs at the end of an extra inning.

Players

A baseball team fields nine players but can have as many as sixteen more guys waiting on the bench in the dugout, making it a grand total of twenty-five guys.

- **Batter:** The batter tries to hit the ball as far as possible, to get a run. After he hits the ball, he tries to get to first (single), second (double), or third base (triple), before the opposing team gets the ball back to where he is. If he makes his way around all of the bases, he has hit a home run.
- **Pitcher:** The pitcher throws the ball for the batter to hit. Top pitchers strike-out machine Randy Johnson or Pedro Martinez can throw the ball as fast as 100 mph, and are attempting to prevent the opposing team from getting any hits or scoring any runs.
- **Catcher:** The catcher (think Mike Piazza) works directly with the pitcher in an attempt to strike out the batter. The catcher makes a

lot of the decisions about what kind of ball the pitcher will throw—a fast ball, a curve ball, a slider, and so on.

- *Infielder*: Includes the first, second, and third basemen, and the shortstop, who plays between second and third base.
- *Outfielder*: There are three outfielders: left field, right field, and center field. Barry Bonds and Ken Griffey Jr. are famous outfielders.
- *Umpire*: He crouches or stands behind the catcher and calls balls and strikes on the pitcher. He works for neither team

Baseball Terms Every MG Should Know

- *Bases drunk*: Bases are loaded. (i.e., when there is a player on first, second, and third base, with a hitter at bat.)
- *Base hit*: When the batter hits the ball and reaches first base safely.
- *Bunt*: When a batter hits a baby hit on purpose by turning the bat sideways and grabbing both ends with his hands.
- *Double*: When the batter makes it safely to second base, usually by making a strong hit to the outfield.
- *Triple*: When the batter makes it all the way to third base.
- *Home run*: When the batter hits the ball (usually over the fence) and gets to home plate. This scores one run if there are no other teammates on base. If there is one runner on base, it scores two runs, and so on.
- *Grand slam*: When a hitter hits a home run with the bases loaded. His team gets four runs.
- *Walk*: When a pitcher throws four balls to the batter that are deemed out of the strike zone (i.e., unhittable) by the umpire and the batter gets a free pass to walk to first base.

Football

Ah yes, good old pigskin (and grunting and butt-slapping). Football is played September through January, and culminates in the Super Bowl, played in late January or early February. Like basketball, there is a time limit in football. The game spans four 15-minute quarters. At the end of the four quarters, the team with the most points wins. Don't get too excited, though; it doesn't mean the game lasts an hour. There are tons of time-outs, and the average football game lasts three hours. If the two teams are tied at the end of the fourth quarter, there will be one "sudden death" fifteen-minute overtime. Sudden death means the first team to score wins. If no team scores, it's a tie (unless it's the playoffs, in which case they keep playing until a team scores).

Teams

There are currently thirty-two National Football League (NFL) teams split into two leagues (the American Football Conference and the National Football Conference—the NFC is older, but there is little difference between the two) that vie each year to win the coveted opportunity to play in the Super Bowl championship game.

MG TIP: The Dallas Cowboys and the San Francisco 49ers have won the most Super Bowl championships, with five each to date.

Basics of the Game

Offense

The basic offensive object of the game is to either carry or pass the football across your opponent's goal line (aka the end zone). A touch-down earns six points, plus an extra point by doing a short-range kick through the goalposts, or an extra two points if they pass or run the ball back over the end zone from two yards. A team has to advance at least ten yards in four plays, called downs (first down, second down, and so on). If it doesn't, it must punt (i.e., kick) the ball to the other team. If it looks like the team isn't going to make the correct yardage by the fourth down, but they're within kicking range of the opponent's goalposts, a team will try to kick the football through the

opponent's goalpost to score a field goal through the posts, which counts for three points.

Defense

The basic defensive object of the game is to prevent your opponent from advancing up the field by defending your goal line and goalpost. You do this by tackling the ball-carrying opponent. The only way for the defense to score is by tackling a ball-carrying opponent in the offensive team's end zone (called a "safety"). The other way you can get points on defense is via a turnover (due to a fumble or an interception) and run with the ball into the opponent's end zone for a touchdown.

Players

There can be up to sixty-five players on the team, but there are only eleven on the field at a time. Half the team plays offense, half the team plays defense. Typically, offensive players are the quick, fast guys, while the defensive players are the big, blocking-type guys. The following three positions are the key offensive roles. (Don't stress over learning who the other guys are.)

- *Quarterback*: He is the team leader for the offense. He decides what the strategy will be: whether to hand the ball to the running back, to throw the ball down to the wide receiver, or to run with the ball himself. Top NFL quarterbacks are Tom Brady, Peyton Manning, and Donovan McNabb.
- *Running back*: Running backs are seen as the workhorses of the team, and there are always two on the field. The running back position is expected to carry the ball many times in a game and as such is one of the most injury-prone positions. Great running backs include Kansas City's Priest Holmes and San Diego's La Dorian Tomlinson.
- *Wide receiver*: There are two wide receivers on the field, and they hold slightly more finesse than the straight-ahead, bruising run-

ning backs. Wide receivers attempt to elude the defense by cleverly sprinting away in order to get open for a toss from the quarterback. Top wide receivers like Jerry Rice have trained with ballet companies in the off-season to help strengthen their jumping and spinning abilities. (Geez—and I can barely get my butt to yoga.)

Football Terms Every MG Should Know

- **Down:** A play that starts when the ball is put into play and ends when the ball is ruled dead. A team has four downs to make ten yards.
- **First down:** The first chance out of four that a team on offense has to advance ten yards down the field; as soon as it gains those yards, it earns a new first down.
- **Field goal:** If you are unsuccessful at getting a touchdown, your team may attempt to kick a field goal (worth three points).
- **Fumble:** When a ball carrier loses possession by dropping the ball or having it knocked away before a play ends; the first player to get possession of the loose ball is said to make the recovery, and his team becomes the offense.
- **Interception:** A pass caught (stolen, kind of) in the air by a defender whose team immediately gains possession of the ball and becomes the offense.
- **Punt:** When the offense has been unsuccessful at advancing the ball down the field after four downs, they're forced to punt (i.e., drop kick) the ball straight to the other team. This happens when the offense isn't close enough to try for a field goal.
- **Tackling:** Contact with a ball carrier that causes him to touch the ground with any part of his body except his hands, thereby ending the play. In other words, it's wrestling an opponent to the ground.
- **Touchdown (TD):** When a team crosses the opponent's goal line with the ball, catches a pass in the opponent's end zone, or recovers a loose ball in the opponent's end zone; it earns a team six points.

Golf

What MG in her right mind would pass up the chance to spend a sun-drenched spring Saturday afternoon playing a round of eighteen among meticulously manicured greens at Carmel's Pebble Beach? Uh, me. A few years ago, I was so intimidated by all things golf—from basic rules of the game to proper driving technique, club selection, and even etiquette—that I turned down a primo invite from a few colleagues of mine. Instead, I wandered through stores in Carmel all day, feeling useless (I guess shopping really isn't a sport). Frustrated, I resolved to learn the basics over the next year so that I too could enjoy and participate in a sport that's increasingly important in the professional world—as well as a cool family sport. (And hello—how cute are those preppy-chic golf outfits?) So read on. I promise, once you're out there on that crystal-blue-sky afternoon, driving two hundred yards off the tee straight up the fairway on that final par five of the day, you'll feel as fabulous as Tiger Woods (okay, maybe not that fabulous, but you get my point).

Basics of the Game

As you probably already know, the objective of golf is to get the golf ball in the hole in the fewest number of shots from the tee. Most rounds of golf are for eighteen holes and last anywhere from three to four hours. If you don't want to make the full-time commitment, most courses allow you to play just nine holes.

Shots are referred to as "strokes." The fewer strokes it takes a player to get the ball in the hole, the lower the golf score. (Unlike every other sport we've discussed, the lower the score in golf the better.)

The golf course is split into eighteen holes, with three main sections on each hole. The first section is called the "tee box," a defined area where you hit your first shot of the hole. This is where you "tee off," and here you're usually going for distance and accuracy. The goal of the tee-off is to hit the ball cleanly onto the second area of the hole, known as the "fairway." This is an area of medium-height grass (think Ryan Seacrest's hair) that provides a smooth surface to make

your approach shots onto the final main section, known as the “green.” The green is the area of short-cropped grass (think Brad Pitt’s buzz cut) that surrounds the flag marking the cup (hole).

Sprinkled around the course, you’ll find various other sections of tall grass (the rough), trees, and large pools of water or sand (hazards). Avoid these areas! They will cost you strokes to get out of them. It is extremely difficult to hit a ball out of the rough or a deep sand trap, and you will incur a penalty if you hit the ball into a water hazard, which will increase your score.

In Da Club

A golf club has three components—the head, the shaft, and the grip. (Oh, get your mind out of the gutter!) A standard set of golf clubs consists of three woods (the driver, three, and five), seven irons (three, four, five, six, seven, eight, nine), a pitching wedge, and a putter—twelve clubs in all. The rules of golf allow you to carry fourteen clubs in your bag, so many golfers add another iron or a specialty wood.

Wood: For Your First Shots

A wood is a hollow-bodied, large-headed golf club. Woods are used to hit the long shots. If a golf hole is 175 to 450 yards from tee to green, most golfers use a wood to hit off the tee. The driver (also called the one wood) is typically used for your longest tee shots. Most golfers also carry three and five woods in their bag. The higher the number you see on the golf club, the higher the loft or arc on the shot (how high it will go). As you get closer to the hole, the higher-numbered woods will give you more arc to get over hazards (like sand traps or water traps) but you won’t hit the ball as far—which is good, because as you near the hole it’s all about precision, not power.

MG TIP: Since the 1980s, woods have actually been made of metal.

Irons: Getting Closer

Irons are generally used when you are less than two hundred yards away from the green (the short grass you putt on). The closer you are to the green, the higher the iron you will use.

Wedges: Getting You onto the Green

Wedges are really just specialty irons, and they're extremely useful to your game. Because of the angle of the club head, the ball goes very high, but not very far. The wedge is used for those special times when you're too far away from the green to putt but too close to the green to use one of your regular irons, which will have too much power for the shorter distance.

Putters: When You're Right Next to the Hole

A putter is a golf club with a special purpose: getting the ball into the hole. The putter is used on the green and there are many styles of putters: short, belly, long, bent, heel-toe, mallet, and so on.

Scoring in Golf: Getting on Par

Each of the eighteen holes on a golf course is a par three, par four, or par five. The par number refers to how many strokes it should take a very good golfer to get the ball in the hole, based on the distance and the difficulty of the specific hole.

Par

If you hit the ball into the hole on the third stroke of a par three, the fourth stroke of a par four or the fifth stroke of a par five, then you've "shot par" for the hole.

Birdie

If you shoot the ball into the hole with one less stroke than par—i.e., on the second stroke of a par three, the third stroke of a par four, or the fourth stroke of a par five—then you've made what's referred to as a "birdie" for the hole. (Try to do this every time, and call yourself Tiger or Annika.)

Eagle

If you've shot two below par, you've made an "eagle." This is a pretty darn good thing.

Hole in One

This is just what it sounds like. Many say it comes from massive talent; I'd say it's more like luck. If you get one, quit the game and consider yourself a winner.

Bogey

If you shoot the ball into the hole with one stroke more than par—i.e., on the fourth stroke of a par three, the fifth stroke of a par four, or the sixth stroke of a par five—then you've made a "bogey." As you take additional shots, you can refer to it as a double bogey, triple bogey, and so on . . . but you may want to stop keeping track at that point.

Tallying Your Score

At the end of the eighteen holes of golf, you add up all your pars, bogeys, and birdies and get a final score. On most courses, if you shoot a par on every hole, your score will be a seventy-two. This is considered extremely good, and if you do it regularly you're known as a "scratch golfer." If you shot more bogeys than birdies in your round of eighteen, then your score will be some number "over par."

Your Handicap

After playing golf for some time (several rounds), you'll begin to develop an average score over par. Take your average score and subtract seventy-two (par) from it and you get an approximation for your handicap. For example, if my average score is ninety-two, then I have a twenty handicap. The handicap is a useful way to measure yourself against other golfers and allows players of varying skill levels to compete against one another. For example, if I'm a twenty handicap golfer and I'm playing with my friend who's a more experienced and skillful ten handicap golfer, then she must beat me by ten strokes to win in some types of friendly play.

Key Rules to Remember

Fourteen-Club Limit

The USGA (United States Golf Association) allows a maximum of fourteen clubs to be carried in a bag. Less than fourteen is okay (and lighter).

Tee Markers

When teeing off on a hole, the ball must be behind the tee markers, which are usually represented by colorful enlarged balls or wooden posts. Usually the women's are a bit farther in than the men's, so the women don't have to hit as far.

As It Lies

Playing the ball as it lies means you may not improve the way the ball sits at rest (damn!). If you are on the green, you may mark the space with a tee and pick up your ball to clean it, but while on the fairway, you must play the ball as it lies.

Shot Order at the Next Tee

The person with the lowest score for the hole has "the honors," and plays first on the next hole.

Shot Order on the Green

The ball farthest from the hole is played first.

Sand Traps

Since this is a hazard, you may not clear a pathway in the sand with your club prior to taking your shot.

Out of Bounds

If you hit your ball into a water hazard, you may play it (though it may be messy), or take a one-stroke penalty to your score and play another ball from the same spot you swung at for your first ball. Option three is to drop another ball where the original ball entered the hazard, incur a one-stroke penalty, and play on.

Golf Etiquette

Experienced golfers take the sport *very seriously*. Anyone who is willing to spend four hours hitting a little white ball must love the game, so rules are important. Trust me, I pretty much blew it with a potential mother-in-law when I bungled a few of the below.

- Don't swing your club until you know that others in your group are a safe distance away from you.
- Don't hit the ball until you are certain that the group ahead of you is out of range.
- If your ball appears headed toward another player or another group, give them a warning by yelling, "Fore!" (Not "Omigod, watch out!")
- Keep your cart off the grass as much as possible.
- Do not spend too much time looking for a lost ball, particularly if there is a group behind you ready to play. If you insist on taking the full five minutes allotted to look for lost balls, golf etiquette says you should allow the group behind to go ahead and "play through."
- Always try to keep pace with the group ahead of you. If space opens in front of you, allow a faster group to play through.
- Repair all divots (the kicked up soil and grass).
- Always rake sand traps after hitting to erase your footprints.
- Never talk during another player's swing.
- Be aware of your shadow on the putting green. Don't stand in a place that causes your shadow to be cast across another player or that player's putting line.
- Never walk through a playing partner's putting line. Your footprints might alter the path of a partner's putt.

Scotch Secrets Every Modern Girl **Must** Know

I learned the hard way that single-malt, straight-up scotch doesn't jibe well with my body . . . *burp*. But that doesn't mean that the rich, amber-colored spirit is banned from my cocktail cabinet. It's a sophisticated occasional aperitif or after-dinner drink that goes well with cold nights (and hot dates). My secret weapon for staying just this side of *el baño* is drinking on a full stomach and buying a scotch *blend*. And if you still can't stomach the idea, read on, because scotch makes a great gift for a guy. Here's the difference between single malts and blends:

MG TIP: Scotch whisky must be distilled in Scotland in order to be called scotch, although it can be bottled elsewhere. If it isn't, you'll notice that "whisky" is spelled "whiskey."

MG TIP: If you follow the Atkins or Zone diet (or at least want to cut down on carbs), scotch is a good choice. It has the lowest sugar content of all liquors.

Single-Malt Scotch vs. Scotch Blends

Single malts come from one distillery (hence the "single"). It is distilled from 100 percent malted barley, which gives it the purest flavor, according to connoisseurs. But it is incredibly strong and tough to stomach. Scotch blends are much lighter and female-friendly. They're comprised of grain whisky and anywhere from fifteen to fifty single-malt blends (which makes it more mildly flavored).

How to Order Scotch Blends at a Bar

Just like testing out fragrances, the best way to discover your favorite blend is by sampling a variety yourself. A good rule of thumb is to aim for the middle ground, pricewise. Don't buy a \$4 scotch, but you needn't go for the \$25-a-glass Johnnie Walker Blue either. Stay in the \$10 to \$12 range. You'll get a quality drink, but it won't break your bank. Here are some "starter scotches" you'll find at most bars and lounges:

Light Blends

Cutty Sark

Dewars Twelve-Year-Old Special Reserve scotch

Famous Grouse

Heavier-Bodied Blends

Ballantine

Chivas Regal Twelve-Year-Old scotch

Johnnie Walker Gold Label Eighteen-Year-Old

Easy Tasting Tips

Once you're holding your drink in your hand, it's key to sip it correctly so that you can get the maximum flavor benefits.

Be Nosy

Take a whiff of the aroma, but keep your nose a bit off the glass (you don't want to burn out your nostril hairs).

Sip, Don't Chug It

Let it coat your tongue and feel it roll down the back of your throat. Think about how smooth or pungent it tastes. This is called getting a "mouth-feel."

Detect the "Flavor Notes"

You might taste and smell hints of dark chocolate, citrus, smoky peat, honey, or even green grass. It's not that different from wine tasting in that you'll see some are full-bodied, some are light, some are sweet, and some are more bitter.

Buying Scotch for Your Home

If you find that you like scotch blends a lot more than you thought you would, consider keeping a bottle on hand at home for cocktail parties or after dinner drinks on chilly fall nights. A few guidelines:

Sample, Sample, Sample

If you don't know your Cutty Sark from Royal Salute, some specialty liquor stores hold "scotch tastings" that allow you to try a variety of brands and hone your sniffing skills. Bring along a notepad so

MG TIP: Test your charm by asking the bartender to give you a taste of a few different brands before you commit to a full glass.

MG TIP: Order your scotch on the rocks, with water, or with soda. Sure, scotch snobs may balk that you're watering down the flavor, but the truth is, adding a little extra liquid will make it easier for your mouth and stomach to handle. Ask to have your glass filled with equal parts scotch and water if you're a nervous first-time tippler.

MG TIP: Ordering your scotch "neat" means you don't want any water, ice, or beverages added. I don't recommend becoming a "neat" freak until you've gotten more used to scotch's strong bite.

you can remember what you liked (and what smelled like Vicks Formula 44).

Buy Quality

I'd shell out for a \$60 bottle over a \$20 bottle. Look at scotch as a year-plus investment—you're not going to plow through it like a bottle of wine.

Understand Aging

Don't buy a young scotch and figure you'll store it away for a few years so it will age. Unlike red wine, scotch stops aging once it's been bottled. The age depends only on how long it's been aged in barrels.

Know Your Numbers

The youngest a scotch can be by law is three years, and any good scotch will be aged for a minimum of ten years (choose a twelve-year if you can). By the way, the age marked on the bottle of blended scotch is the age of the youngest scotch in the blend, not the average age of the scotches.

Store It in a Dark, Cool Place

If you don't have a bar, keep it in the bottom kitchen cabinet close to the floor, where it's cooler.

Sweeter Ways to Serve Scotch

I'm all for giving my scotch a girly-girl kick when I'm not in the mood for the stiff stuff. Here are two classic-yet-simple drink recipes your guests will appreciate. (You'll be surprised; men may gravitate toward the sugary drinks more than the women do.) I like to use Dewar's scotch in these two recipes.

MG TIP: Single-malt scotches require a specific type of glass with a flared lip and a wide, tulip-shaped bowl, but blended scotch can be served in a standard eight-ounce or nine-ounce tumbler. A chic and cheap option: double old-fashioned tumblers from Crate and Barrel (\$8.00 a glass).

Mod Girl Whisky Sour

2 ounces Dewar's scotch
1 ounce sour mix
1 maraschino cherry
1 orange slice

Combine the Dewar's and sour mix in a shaker filled with crushed ice. Shake, shake, shake, and pour into a highball glass. Add the cherry and orange slice (plus an extra cherry and a wink if he's lucky).

MG TIP: Mixing scotch drinks will be easier if you invest in a jigger: It's a metal cup that measures one and a half ounces. That way you won't over-pour and wind up with guests doing the backstroke on your floor (or worse, your dear friend Anna in bed with your greasy neighbor Dan the next morning).

Funky Old-Fashioned

1½ ounces Dewar's scotch
Splash of spring water
Splash of sugar or "simple" syrup (at select grocery stores or make your own by boiling 2 parts water to 1 part sugar—should be gooey but not as thick as honey)
Bigger splash of Angostura bitters
1 maraschino cherry

Combine the Dewar's, water, sugar syrup, and bitters in a tumbler half-filled with ice. Mash the cherry into the bottom of a glass and pour the drink over the cherry.

How to Play Poker with the Boys

What other men's-club pastime pairs well with sipping scotch? Poker, of course. And there's nothing more impressive than beating a guy at his own game. While men seem to think they're the only ones who hold the key to the casino, the MG can hold her own at the card table too . . . once she knows the basics.

How the Game Works

The most basic version of poker is called "Five-Card Draw." Each player puts an "ante" (a token bet) into the middle of the table before the cards are dealt. Then the dealer deals out five cards to each person and puts the rest of the stack in the middle of the table. (The dealer always deals herself last.)

Here's the juicy part: betting. Everyone looks at his or her cards, and the person to the left of the dealer places a bet. Let's say the bet was \$5.00. You can "call" the bet, meaning add \$5.00 to the pile so you can stay in the game. Or, if you have a particularly good hand, you can "call" the bet and "raise" it by putting in more money (let's say \$2.00). Now everyone at the table has to throw in \$7.00 to stay in the game. If you have a really lousy hand and you think it's best to get out, you "fold."

Your aim is to get the hand with the highest value. Depending on how good a hand you're originally dealt, you may want to get rid of up to three cards you don't want and take up to three new ones from the deck. After every player gets a chance to get new cards, the betting starts again. Here is the breakdown of winning hands, from lowest to highest value:

- *High card*: If none of the players has a good hand, the player holding the highest-value card wins (two is the lowest; aces are always the highest).
- *One pair*: Two cards of the same numerical value.
- *Two pair*: Two sets of pairs, plus a random card.
- *Three of a kind*: Three cards of the same numerical value.
- *Straight*: Five cards in a row not of the same suit (clubs, hearts, spades, or diamonds).
- *Flush*: Five cards of the same suit.
- *Full house*: Three of one kind (number, that is), plus a pair.
- *Four of a kind*: Four cards of the same numerical rank, plus a random card.

HOTSHOT TERMS THAT MAKE YOU LOOK LIKE A POKER PRO



- *Bet* means to begin the betting process.
- *Call* means to match your opponent's bet.
- *Checks* are poker chips.
- *Fold* means putting your cards face down on the table because you have a bad hand or the betting pool is getting too high and you want out of the game.
- *The muck* is the discard pile in the middle of the table, where everyone throws their cast-offs. When you fold your hand, you can say you *muck* your cards.
- *The nuts* is the highest possible hand; as in, "Nobody can beat me, I've got the nuts."
- *Raise* means to add more money to the pot.

- *Straight flush*: Five cards in a row of the same suit.
- *Royal flush*: Ace, king, queen, jack, and ten, all of the same suit. This is the mack-daddy of all poker hands.

Bluffing

Bluffing is a tricky (but often highly successful) strategy in poker. Basically, you're giving the impression that you have a better hand than you do (you can do this by "raising," as discussed above). The point is to freak out everyone else at the table into thinking their hand is worse than yours . . . and to subsequently "fold."

"Tell" Signs

"Tell" signs are those facial indicators that hint to everyone what your hand really is—your aim is not to let any "tell" signs slip out! For

MG TIP: Before you play for cold, hard cash, hone your skills by hosting a girls' poker night at your place. Play for each other's CDs, cast-off designer bags, random makeup, and bad birthday gifts. (Just make sure none of them came from the girls at the table.) Or, the winner with the most chips (or Oreos, if you don't want to spring for a poker set) gets treated to brunch.

example, your eyebrow might raise if you see you have a royal flush in the making; or you may bite your lip if you realize your hand sucks. But keep your poker face on—be as neutral as possible no matter how crushed or elated you feel. Kinda like how you'd act if you bumped into your ex and wanted to seem perfectly indifferent to the fact that he'd gotten engaged to a twenty-two-year-old actress/model with legs like Heidi Klum's.

How to “Man” a Barbecue

I'm not sure how barbecuing became such an extreme sport for the male population. Chalk it up to caveman psychology—the sweaty pleasure of grilling a large carcass (okay, maybe just a few burger patties) that he caught out in the wild (or more likely bought at the local grocery store) is his showy way of providing for his brood. His way of being manly. *Whatever.*

I say it's high time MGs left the heart-shaped pancake recipes to the guys and took hold of the grill once in a while. *Grrrr.* Not because we all want our bras to reek of hickory sauce, our hair to get singed, and our pores to get clogged with charcoal, but because the grill is not something to be feared but feted—if you learn how to handle the beast. And the only tools you need are tongs, a spatula, and a sharp knife. But beware, the guys may put up a fight over this one, so tread with caution.

Go Gas over Charcoal

A gas grill uses propane or natural gas, so you don't have to worry about buying coals, or lighter fluid, or dumping the ashes when you're done. (Modern Girls like that!) And the risk of scorching your skin and hair is lower, because you use a dial to control the heat and flame level. Just make sure the propane tank in your barbecue is full. Most modern grills have gauges on them to indicate when you need to refill them; hardware stores carry the gauges too.

Marinate Like a Madwoman

For tougher cuts of meat, a marinade (a combo of liquids and herbs) will help tenderize the meat. Steaks and chicken are best if marinated overnight in plastic Ziploc bags in your fridge.

Simple Marinade for Chicken and Beef

1/2 cup cooking oil (canola is most healthy)

1/3 cup soy sauce

1/4 cup lemon juice

2 tablespoons mustard

2 tablespoons Worcestershire sauce

1 clove minced garlic

1 teaspoon freshly ground pepper

Whisk the ingredients and pour them into a large Ziploc bag. Add the meat and marinate overnight before baking or grilling.

Simple Lemon Soy Marinade for Fish

1/4 cup freshly squeezed lemon juice

2 tablespoons soy sauce

1/4 teaspoon garlic powder

1/4 teaspoon hot sauce

3 twists cracked black pepper

1/4 cup olive oil

Blend the first five ingredients in a blender, and then slowly add the olive oil with the motor still running. Pour into a shallow dish and marinate 1 to 1½ pounds fish steaks or fillets for an hour before grilling, roasting, or baking. Don't marinate longer than a half an hour before or the fish will get mushy.

Preheat

If you don't preheat so the grill gets to a hot enough temperature, the meat will stick to the grill. To avoid stickiness, rub the racks with a

MG TIP: For dry rubs, coat the food with olive oil and pat on the rub (dried rosemary, thyme, crushed red pepper, fennel seeds, dill, and cracked peppercorns are good places to start).

MG TIP: If you're pinched for time, marinate at room temperature, as the flavors will soak in better. But for anything over an hour, definitely fridge it or the food could go bad.

paper towel and some vegetable oil or spray with nonstick cooking spray (but don't use spray if you're using charcoal) before you heat the grill. Then preheat it to close to 400°F. If you don't have a temperature gauge on your grill, preheat it for fifteen to twenty minutes.

Don't Think "Fat-Free"

Having the right balance of fat, acid, and salt is key. So you'll want to grill your chicken with the skin on even if you want to eat skinless chicken to cut calories. Place the meat skin side down to get the skin crispy, add richness and flavor to the meat inside, and keep it moist. You can peel the skin off *after* you grill.

Be Patient

You may get the urge to flip your salmon steak or your chicken over and over because it makes you feel like Bobby Flay. But frequent flipping lowers the temperature of the food and prevents a proper sear. Turn your meat with tongs once, halfway through cooking (don't use a fork—it will pierce the meat and let the natural juices escape). The average chicken breast takes six to eight minutes per side. Salmon takes five minutes per side, steak six to eight minutes on each side, veggies fifteen minutes, and bread three to five minutes (try to put it on a higher grill rack out of direct heat). Also, resist the urge to push the meat down into the grill with a spatula to hear that great sizzle sound. You're only pushing all of the juices out of the meat.

Lay Off the Heat When Necessary

I know I said that to avoid stickiness, heat the grill as high as possible. But when you're cooking a thick piece of chicken, you don't want to scorch it too much in the beginning or it will be charred and leathery on the outside before it's even cooked through on the inside. So start it on high heat to sear it, and then turn the gas down a bit or move your food aside until the coals cool down a little. Also, you don't

want to have a hellishly hot grill when cooking delicate foods like shrimp, vegetables, or breads.

The Diva's Guide to Using a Power Drill

Besides grilling, another Tarzan activity I learned to master is *drilling*. Albeit absentmindedly. You see, when I wanted to make the transition from post-college IKEA slob to urban sophisticate, I decided I would start with a set of very modern, very hotel-style sconces. And all I needed to mount them was my trusty hammer and nails from college!

What an idiot I was. As soon as I opened the (nonrefundable) lights, I read the fine print: *must assemble with power drill*. Ugh! I let the box of sconces sit in my closet for two months, until my friend saw them and said, "You know, Jane, it's really not that hard. I'll bring mine over and we'll do it together." My friend had her own drill? Was it pink with rhinestones? Did they make Prada drills? I was shocked.

But what I learned is that operating one isn't hard. It's actually pretty damn fun. In fact, I got so drill-addicted, I asked my then-boyfriend, now-husband, to buy me one for Christmas.

MG TIP: Find out what material your wall is first. If it echoes when you knock, it's probably Sheetrock. If not, it could be made of cement or brick, and you'll need a more heavy-duty drill, plus larger drill bits.

The Best Power Drills for Power Chicks

DeWalt DW 106

This one costs around \$60 and has a cord, which makes it the most powerful of the pack. It's also a hot bumblebee yellow color (so besides looking chic, you'll easily find it in a crowded closet of tennis rackets, clothes, and suitcases).

Black & Decker 12-Volt FireStorm Cordless

It's super-versatile: It can be used as a screwdriver or a drill without changing bits (more on that later). It will run you around \$80.

MG TIP: Go for a cordless if you don't mind paying a little more and recharging batteries. It's great if you want to tackle projects outside (since there may be no outlets). But corded ones can give you more power (and can even be lighter, since the cordless kind also holds a battery terminal).

MG TIP: Twelve-volt drills (with at least four amps) are the best to buy because they aren't too powerful, but not wimpy either. They can do small jobs (like drilling pretty knobs onto your shabby chic dresser), but they're powerful enough to assemble furniture.

MG TIP: Keep your receipt! Unlike buying pricey, heel-pinching shoes that wind up sitting in your closet because you can't return 'em, you can often return drills for up to thirty days, no questions asked. Also, find out what the warranty is. Many drill manufacturers will replace any damaged parts in the first year.

Makita 12V Cordless Driver-Drill Bonus Kit

This one is the priciest (\$150), but it's super-lightweight.

Tool Terms You've Gotta Know

Torque

You may hear the word *torque*, which is the measure of a drill's twist-ing power. Most drills let you adjust the torque with something called a "clutch." Check your manual for details on your specific model.

Bits

You use drill bits for drilling holes and screw bits for pushing through screws. Most drills come with a small assortment. Ask your salesperson what the most popular sizes are. Also keep in mind that you need different drill bits depending on what you're drilling into: wood, dry wall, masonry, and so on.

Chuck

Once you meet Chuck, you'll be impressed with all the variety he'll give you. A chuck is what holds the different bits on your drill and expands or contracts to fit them. Go for a three-eighths size; that's all you'll need. Some drills (like the FireStorm) have keyless chucks, which means you don't need to use a chuck key to open it every time you want to use a different-size bit.

8 Simple Drilling Do's

1. ***Read your manual. Really.*** Yeah, yeah, I know it's boring, but you don't want to use the wrong size bits for the wrong jobs. Or put a hole in your thigh. I recommend reading the manual while your nails and toes are drying or while you're waiting for your bath to fill; it won't feel like such a time-suck.
2. ***Get familiar with switching speeds.*** When you pull the trigger of the drill, you'll feel a surge of power, and it's good to be able to

distinguish power levels fast. High settings are for drilling holes into hard wood and cement, and low settings are better for drilling in screws.

3. Set the “clutch” correctly. The clutch is the big dial on your drill that gives it the right tension (so the bits don’t move around and strip surfaces). See your manual for details.

4. Practice on a piece of wood before you make your first hole. You might be a shy drill-handler, or shock yourself and be a *Texas Chainsaw* madwoman. (Not that I know anything about that.)

5. Get handy. Before you pull the trigger, make sure your hands are in the most comfortable spots. With a corded drill, put your dominant hand on the handle and the other on top of the drill to steady it. With a cordless, put your other hand on the battery base for support.

6. Let the drill do the work for you. My mom always told me not to “push too hard” with guys, and the same applies for drills. Apply enough pressure so that you can feel the drill making progress. Don’t try to muscle it through; you may break the bit or burn out the motor.

7. Anchors away! You can’t just drill a hole in the wall, insert your screw, and expect whatever you’re hanging—a mirror or a painting or a sconce—to stay in place. You need to put an anchor in the wall so the screw stays in tight. An anchor is a plastic yellow shell that looks like a screw that’s been hollowed out on the inside (they’re supercheap at the hardware store). It has the same effect as a plaster cast on a broken leg—it holds everything together so there’s no jostling around. That means your screw won’t slip within the hole and let fall to the floor whatever you’re hanging on the wall.

8. Drill a smaller hole than you think you’ll need. Let’s say you’re drilling a hole in the wall. Once you put in your plastic anchors (which hold the screws in place), they’ll expand the hole and fit snugly as they must.

MG TIP: More and more home superstores are offering DIY (do it yourself) classes that teach you how to handle power tools. Devote a Saturday (did you need to go to brunch and shop anyway?) to learning the basics.

Drillin' SOS

- **Watch out!** If the drill gets too hot, it could be burning out. Take it back to Home Depot (or wherever you purchased it) and they'll help you better assess the problem.
- **You knotty girl.** When you're drilling into wood, you may hit a "knot." You'll know if the drill suddenly feels like it's not moving, and you feel a ton of resistance. Shift to a lower speed so that it doesn't make your hand shake out of control (and scare everyone around you). You may have to drill another hole nearby instead.
- **Messed up?** Buy spackle (aka hole-filling goop) the same day that you buy your drill. If you accidentally drill holes in the wrong spots (like I did), it could wind up looking like the Terminator just paid you a visit.

How to Be an Electronics Whiz

Even more baffling to me than power drills were all things electronic—wires, buttons, timers . . . blech! Not only did they seem boring *and* frustrating, they brought out my most short-fused side.

Obnoxious story: When I couldn't get my DVD/five-CD disk-changer remote to work one Sunday, I started banging it against the coffee table and yelling at it, figuring that I could actually *negotiate* with the remote so it would start working. Then when my husband came in to try to help me with it, I pushed him away and said, "No! I can do it!" Thirty seconds later, I'd given up in a huff. Like clockwork, he fiddled with it and *presto*—fixed. "What the heck did you do?!" I snapped. Cool as a cucumber, he replied, "I just pressed *this* button and then *that* one. It's so easy, really." I wanted to rip out his chest hair.

But over time I realized that there isn't a conspiracy against me by the electronics industry. I just didn't have faith that I could actually figure things out.

Programming All Your Remotes into One

Chances are you have at least three remote controls lying on your coffee table: a basic one for your TV, a souped-up one for cable, and another for your DVD player. And if you live with a man, you may have up to six. Now, instead of making your coffee table look like a gadget display case from *The Sharper Image*, wouldn't it be great to streamline them into one easy clicker? (Nod your head yes.) Here's how:

Purchase a Universal Remote Control

Find one at your local Radio Shack, Best Buy, or other electronics store. On average, this will run you between \$10 and \$30.

Locate Your Three-Digit Code

The whole point of having a universal remote is to consolidate everything into one spiffy controller. And the thing that will sync everything up is a specific three-digit code. To find the code that corresponds to your particular TV (Panasonic, Sony, etc.), look in the instruction manual for your new remote. Or, look for your three-digit code in the original manual that came with your TV (if you were brilliant and didn't throw it out). If you did toss it, you can also find the codes by going online to your local cable provider.

Turn on the Tube

Once your TV is on, follow the directions in your universal-remote manual. (Depending on what TV/VCR/DVD you own, you'll need to program it using their specific instructions.) But basically, what you'll be doing after turning on the TV is holding down a "program" button or "device" button, punching in your three-digit code, and then waiting for your remote to flash (most universal remotes have a system where two flashes indicate your remote is all synced up). Next, you'll do the same three-digit code process with your VCR or DVD player, and then your stereo. Once you have everything stored on the all-purpose remote, you can hog it from your man whenever you please (hey, *you're* the one who put it together).

MG TIP: Stow your other clickers away, but don't throw them out; you may have to return your cable box to your cable company one day, and without the remotes you'll get charged.

MG TIP: Make sure your AC (alternating current) cord is connected to your DVR *and* your wall outlet. If you're confused about where your AC cord is, it's that thick cord that has three prongs and must be plugged into the wall for your TV to come on. Also, be certain the phone cord is connected to both the DVR and a phone jack. Make sure you have a dial tone before you hook it up. Best way to do this is to plug in a basic phone to make sure there is a dial tone.

MG TIP: If the price tag seems steep, take solace in the fact that unlike most everything else, technology becomes cheaper over time. DVD machines were once close to \$1,000 and are now sold for under \$200. Plasma TVs under \$15,000 were impossible to find just two years ago but some models can now be purchased for about \$2,000.

TiVo: The Social Chick's Answer to Couch Potato Bliss

Now that you have your hi-tech clicker, it's only fitting that you get a cool recording system to boot. Addicted to *Friends* reruns? Can't get through the day without getting your fill of *Oprah* or CNN? TiVo is a service that operates a digital video recorder (DVR), which is like a VCR but with a hard drive. It can record up to eighty hours of your favorite shows automatically, every time they're on (even reruns you didn't know were on other channels . . . at 5 A.M.), without having to fuss with videotape. That way, all of your shows are ready for you to watch on *your* time.

TiVo Setup Tip 1

Just buy a DVR at your local electronics store, and activate TiVo service on www.TiVo.com. It's \$12.95 per month or, if you become addicted like I have, \$299 for lifetime service.

TiVo Setup Tip 2

To get things rolling, all you have to do is connect your VCR to your DVR. (You can do this whether you have an antenna or cable without a cable box, a cable box, or a satellite receiver.) Then connect your DVR to your television set, and, finally, connect a phone line to your DVR (don't worry; it won't interfere with your ability to receive calls).

TiVo Setup Tip 3

Turn on your TV and VCR, and then tune to Channel 3. If you see the "Welcome to TiVo" screen, you can start the Guided Setup that TiVo explains on your screen. If not, you need to hit the Input or TV/Video button on your TV's remote control and/or your VCR remote control until you see the "Welcome to TiVo" screen.

iPod Info for Technophobes

If you haven't gotten this slender gadget, chances are that it will quickly climb your list of must-have toys. This Mac tool has become the bestselling portable music player on the market and is used for

downloading and playing music. Unlike a CD player or disc, music on the iPod will never scratch or skip. It's extremely light and some versions with ample RAM (which I'll describe a little later), can hold up to ten thousand songs and digital photos and also work as a personal voice recorder.

Besides the fact that your songs are now digital and will never scratch, you can pluck the two good songs off your chosen CD, create customized play lists, eliminate the clutter of thousands of CDs, hook the device up to your home stereo or car stereo (with a special adapter), and DJ the night away without having to change a disc every hour.

Buying an iPod

Currently, the iPod is available for both Mac and Windows, starting at \$249 for iPod Mini, which holds a thousand songs and has 4 GB of memory. For bigger music buffs, a 20 GB holds five thousand songs and is \$299, and a 40 GB holds ten thousand songs and is \$399.

Downloading Songs to Your iPod

First, load your favorite songs from your CD onto your computer. Next, connect your iPod to the computer and download the songs from your computer to the iPod. Another way to download songs to your iPod is through iTunes at www.itunes.com, where for \$0.79 to \$0.99 you can download your favorite Coldplay song.

The Blackberry: Another Fab Gadget Not to Be Afraid Of

I have four words for you: *E-mail on the go*. What could be more convenient for a multitasking MG? The Blackberry has become invaluable to those in business who travel incessantly and need to stay in the loop, or those who are simply addicted to e-mail and need to be connected 24/7. Unfortunately, unless your company is footing the bill or you happen to lead a life of leisure, you may find the ongoing costs prohibitive. Up front, the Blackberry costs about \$250 to \$300. Monthly costs for access to e-mail, depending on your location and

MG TIP: Many phone services are also now providing e-mail ability. Check out Sprint and Cingular for some new models.

provider, can cost anywhere from \$70 to \$100. Check out your cell phone provider, as some now offer phones with e-mail.

The Bonuses of Optimizing Your Dial-Up (DSL)

I know, I know—all these nerdy three-letter words: RAM, DSL . . . but they're actually there to make your life more efficient (so you can spend more time doing what you actually enjoy).

See, right now, you may be connecting to the Internet through a regular old modem that takes forever to connect—and cuts off your telephone line so you can't talk as you surf. But DSL (a digital subscriber line) is a special telephone line that gives you high-speed Internet access without interfering with your telephone line. Plus it lets you download pictures faster, open websites faster, and "re-search" on the Internet more efficiently, whether you're Googling a blind date or looking for the best plane fares. To get a DSL connection, you may have to call your telephone company to hook up the line, but most often, you will work with a different Internet service provider for monthly service.

Cable Modems

In addition to DSL, cable broadband service also offers an always-on, high-speed Internet connection that's much faster than ordinary dial-up—and lets you talk on the phone while you surf. A cable modem is a fast connection that you lease or purchase from your cable television company. Most cable companies provide you with the modem and a network card that may need to be installed in your computer. Internet access is delivered over a cable television line using "shared technology" (all subscribers on the system share a single connection to the Internet). While cable modems are known to be just a little faster than DSL, you're sharing it among users on the system. That means that if you try to upload or download stuff at the same time that tons of other cable modem users are, your connection speed will slow—but it's still faster than a regular modem.

THE ADVANTAGES AND DISADVANTAGES OF DSL AND CABLE

Advantages

DSL

- You're always connected to the Internet. No dial-up. No busy signals.
- Since your connection is unique, DSL speed is not affected by the number of users online at the same time.
- Upload speed is comparable to cable.
- You can dial up services remotely when traveling.
- You can surf the Internet and talk on the phone at the same time.

Cable

- Always-on Internet connection 24/7. No dial-up. No busy signals.
- You can browse the Net, watch cable TV, and be on the phone at the same time.
- Downloads up to a hundred times faster than a regular modem. The speed potential is greater; however, typical speeds tend to be much lower than the maximum.
- Cable provides bundled discounts for TV, Internet, and telephone services.

Disadvantages

DSL

- Only as reliable as your phone line. Service may be subject to interruption by severe weather.
- Service is currently limited to an area within close proximity of local telephone facilities (18,000 feet, or a little over 3 miles).

Cable

- Service can be affected by the weather, and reliability can be an issue.
- Shared bandwidth causes speed slowdowns, especially during periods of peak demand. The more users on the system at the same time, the slower the connection speed.

How to Drive Stick Shift

Fact: The biggest gadget a guy has isn't his Plasma TV screen—it's his car. Second fact: Many men—my stubborn husband included—wouldn't dream of driving an automatic (too wussy). But for many women who were told in high school driver's ed that we didn't need to bother learning stick (also called "standard" or "manual" transmission), automatic seemed like the only choice.

But here's the thing: Driving stick gives you power and options. Once you learn, you'll be prepared to drive in *any* car in *any* emergency situation, have better traction going up hills and around curves, save thousands of dollars (standard transmissions guzzle less gas and cost less to buy), and develop fabulously toned calf-muscles.

Stick Shift 101: Getting Started

Congratulations for being badass enough to join (or at least read about) the world of Manual Transition Mamas. But before you ride your wheels off into the sunset, know the following lingo:

The Fab Five Gears

In an automatic car, when you go into "D" (aka drive) the gears shift automatically. But with a manual transmission, you have to shift the gears yourself. You'll find them labeled 1 through 5 on the gearbox of your car, located between the driver's and passenger's seats. Each gear has a different function:

First Gear (up to 15 mph)

This gear gets the car moving, but when you want to go faster, you have to shift to second . . . otherwise the engine will screech.

Second Gear (15 mph to 30 mph)

This gear helps you round sharp curves and climb hills with rough terrain, but if you want to go more than 30 mph, shift to third.

Third Gear (30 mph to 45 mph)

You can travel at a good pace with this gear and still stay in control when you round curves and go up gradual hills.

Fourth gear (45 mph to 60 mph)

You don't take a big curve in fourth, and you wouldn't go full speed in it either. You use it for quick transitions. Sometimes you won't even use fourth at all. Say you're going fast in fifth gear and see a sharp curve. You'll instantly slow down and drop into third to take the curve with more control.

Fifth Gear (60 mph and above)

Perfect for going straight ahead on the highway. Downshift to third gear before taking turns.

The Clutch (wait, isn't it just a trendy purse?)

The clutch is located to the left of your brake. Remember "CBA": Clutch, Brake, Accelerator. Think of it as your key to switching gears. You can't switch gears unless your left foot is down on the clutch (if you try, you'll hear an awful noise). Note: The clutch and gas work oppositely from one another. When your left foot is completely down on the clutch, your right foot is completely off the accelerator.

MG TIP: You want to ease your foot off the clutch, not lift it abruptly. This will cause the car to lurch and stall. Majorly uncool.

Neutral: Your Best Friend at Stoplights and in Traffic

Neutral is not a gear; it's actually the absence of a gear. It's what you use when you don't want the car to move, but you still want to keep the engine running. Ever notice how people wiggle the shifter back and forth when they're waiting for a light to change? It's to make sure they're in neutral, because you can't jiggle it when you're in gear.

Va-Va-Vroom! Getting Behind the Wheel

Now that you know vital stick-shift vocab, it's time to put it to use. Find a laid-back instructor because there's nothing worse than learning stick from someone with a stick up their butt. Boyfriends and husbands can be good teachers as long as they aren't ridiculously

overprotective of their wheels, or expect you to go from novice to NASCAR overnight.

When it's time for your lesson, wear comfortable shoes. Heels, flip-flops, and sandals will make it hard for your left foot to easily and firmly push down on the clutch. Learn to shift the gears without the car running, practicing pushing the clutch in each time. Then, from the passenger seat, try it with someone else driving the car and using the clutch. Once you're comfortable, it's time to go.

Step 1

Put your right foot on the brake, put your left foot all the way down on the clutch, turn the key in the ignition, and shift into neutral to let the car warm up.

Step 2

Shift into first gear to start going forward, or reverse if you need to back out of a parking spot. Quickly move your right foot off the brake and onto the accelerator while slowly lifting your left foot off the clutch at the same time. Picture your legs as a seesaw; when one goes down on the gas, the other comes up off the clutch. You'll feel the car begin to move forward.

Step 3

When you want to go beyond 15 mph, shift into second by putting down the clutch and *then* shifting the gear. You'll feel the stick click into a groove. As you continue driving, you'll frequently need to switch gears depending on your speed. If you hear the engine straining and making a high-revving sound, shift up—you're in too low of a gear. If it's making a cough-cough sound, you're in too high a gear, so downshift. After you've driven a few times, you'll naturally know when to shift.

Step 4

Learn to slow down smoothly. When you're coming to a complete stop (such as when you're pulling into a parking spot), apply pressure to the clutch while you brake and shift into neutral. If you don't press

MG TIP: Many cars have a light pop up on the dash, telling you when to shift. Or glance at the tachometer (a dial on the far left of your dashboard). It shows your RPMs (revolutions per minute) on a scale of 1 to 9. Aim for 3 (3,000 RPMs) and don't exceed 5.

down on the clutch when you're stopping, your car will stall and give you and your passengers a jolt (not fun if they're applying mascara or sipping lattes).

Step 5

Use the emergency brake when parking. Manual transmissions don't have "P," or "Park," so unless you pull up the emergency brake and keep your car in gear, you may find your cute little auto isn't where you parked it earlier that morning.

Troubleshooting for Icky Moments

Just as important as knowing how to make your car go is mastering minor disasters:

When You Stall the Car

When you lift up too fast on the clutch before giving the car any gas (commonly called "popping the clutch"), the auto will just stop. Solution: Put your right foot on the brake and your left foot all the way down on the clutch and start the car again.

When You're Rolling Backward Down a Hill

A mortifying thing that can happen to a Modern Girl is driving déjà vu (a.k.a. realizing that your car is rolling backward). It often happens when you lift your right foot off the brake and let too much time lapse before you switch to the gas pedal while simultaneously lifting your left foot off the clutch. Your secret weapon: the emergency brake. To go, shift into first, accelerate slowly as you release the clutch pedal, then release the emergency brake as you feel the car move forward. This way you are using the brake to keep you from rolling back. (This is a great tip if you live anywhere hilly, like San Francisco.)

MG TIP: If you stall in bumper-to-bumper traffic, don't hyperventilate. Yes, you'll probably have rude people honking at you, but I've found the best thing to do is wave to them, then tune 'em out as you get down to business and restart your car.

How to Change a Tire in **Stilettos**

In addition to holding a high-powered job and raising a family, I'd love to say I'm a natural automotive dynamo. But the truth is, I managed to learn how to drive and maintain my car by doing the absolute minimum . . . and stayed that way until one summer day a few years ago.

My friend Sharon and I were cruising through the countryside in her red Volvo, on our way to our friend's bridal shower, when we felt the right side of the car go *ba-ba-bum*. She'd gotten a flat tire. (Ugh! Weren't Volvos the kinds of cars that never had problems?!) So there we were, stranded in the countryside, Sharon in a chiffon top and skirt, and me in a Cynthia Rowley cream dress with three-inch strappy stilettos. Talk about the true meaning of fashion *emergency*. We had three options:

1. Ask the cows for help.
2. Call AAA.
3. Change the tire ourselves.

Truth be told, I was pushing for option 2. After all, I was wearing a dress designed for mingling, not grease-monkeying—and what are my yearly AAA dues for anyway? But Sharon decided that we could do it on our own. We'd be power chicks on the open road! We'd change the tire in a half hour instead of waiting in Nowheresville for a tow truck and arriving three hours late to the shower! And we had all the tools in the back of the car! I asked her if she'd done this whole tire-changing thing before, and she said yes, *of course*.

I didn't find out until we'd safely made it to the shower that Sharon had lied. She'd only seen her uncle change a tire once before. But she winged it so well, and gave me such good instructions, that the mechanic at the gas station we drove to on our spare tire was flabbergasted. "What? You ladies did this? Nooo." Oh yeah, buddy, we did. And the best part: We only got a single grease stain each on our outfits. But they were battle wounds, baby.

Tools You Need to Change a Tire

The Doughnut

It ain't a Krispy Kreme, but the sweet news is, it'll get you home. This is the mini-tire (aka the "spare"), found under the rug in the trunk of most compact to midsize cars. Some people keep a regular tire in their trunk, if it fits. If you have neither, buy one at your local Michelin, Goodyear, or Goodrich distributor.

The Jack

This tool opens like an accordion to prop (or "jack") up your car so you can take off your busted wheel and put the spare on. Most modern cars come equipped with jacks and lug wrenches (see below), but if yours didn't, buy them from your local automotive supplier.

The Lug Wrench

This cross-shaped tool is used to loosen the lug nuts holding your tire in place. (You'll see between four and six lug nuts per tire.) You also use it to remove your car's hubcaps.

What to Do the Moment You Get a Flat

Flash 'Em!

Pull over to the right side of the road and put your hazard lights on (even in broad daylight) so that other cars can easily maneuver around you as you're working. Also make sure your car is in "park" or in "gear" if you drive a stick shift.

Give It a Squeeze

Pop the trunk and check the pressure of your spare tire. Is it as firm as Pamela Anderson's implants, or saggier than Ozzy Osbourne's face? If your spare is too flat, you won't be able to use it and will need to call AAA (if you're a member) or a tow truck. (In the future, check your spare tire pressure every time you have your other tires checked by a service guy at the gas station. Experts say once a month.) If it's firm (meaning you can't squeeze it no matter how hard you try), take it out and set it to the side.

MG TIP: Look into buying a good emergency roadside kit, available at any automotive repair store. Keep it in your trunk at all times.

MG TIP: Pull your hair back and make a deal with yourself that you won't touch your face or clothes. Keep baby wipes and paper towels in your car to save you from getting grease on your outfits. Roll up your sleeves and sarong-knot long skirts (or use the change of clothes in your kit, if you have one), and keep your shoes on . . . you'll need 'em later.

MG TIP: If you don't have enough muscle power using your hands alone, do what I did and put your stilettos to use! Step on top of the wrench (use the ball of your foot, not the skinny heel) and push all your body weight into it as you turn. Bravo, Manolo! (This is also why it's good to keep a pair of sneakers in your trunk, lest you ruin your pricey pair.)

MG TIP: Don't get conned. When Sharon and I drove to the gas station on her spare, they recommended buying a new tire (which cost triple what they do elsewhere). But instead of blindly agreeing, we asked questions and learned that it would be perfectly safe to drive on the patched wheel. Your best bet: If the hole is small, ask if they can patch the tire so that you don't have to spring for a new one that minute. Then, the next morning, take your car to an auto body shop you trust. They can give you a better selection of new tires to choose from.

Tool Out

Look under the rug in your trunk for the jack and the lug wrench. . . . they're often underneath your spare tire. And whip out your manual (which is in your glove compartment, right?). It'll give you specifics about your car (like if you have "wheel locks") and show you the right tool in your kit to unlock it.

Eight Steps to Being a Tire-Changing Goddess

1. **Pry off the flat tire's hubcap** using the flat end of the lug wrench. Or, if you have a flat screwdriver in your car (bonus points for you), it can make the job much easier.
2. **Loosen those lug nuts.** To loosen the nuts, turn the lug wrench counterclockwise about one turn. Don't take the nuts off completely. If you don't have enough muscle power with your hands alone, put your stilettos to use: Step on top of the wrench (use the ball of your foot), and push all of your body weight into it as you turn.
3. **Place the jack in front of the wheel** if you have a rear flat tire or behind the wheel if you have a front flat tire. Your manual should point to the exact spot (called the "lifting point") where you should place the jack.
4. **Jack up the car.** Wait, isn't it impossible for little you to lift up that huge car? Nope—the beauty of the jack is leverage. All you have to do is pump. Stick your lug wrench into a groove on the jack (it's pretty obvious where it is) and pump up the car until it's about three inches off the ground.
5. **Remove the loosened lug nuts and pull off the wheel.** Now this is the part where you could go from a cream dress to a chocolate dress, as I almost did. The secret is grabbing the wheel at the sides (it's a heavy sucker) and squatting, using your upper thighs to support yourself, not your back. That means sticking your butt out J.Lo style (c'mon, it's fun). Roll the tire off to the side. Don't drop it, or dirt and mud may ricochet onto your outfit.

6. *Lift the spare tire* (it's gonna seem a lot lighter than the old wheel) and slide it onto the axle hub of the car (there's only one way it can fit, so this is really easy). Screw the lug nuts back on tightly.

7. *Lower the jack* (use your feet again for leverage if you have to). Slip the wrench out of the jack and use it to tighten the lug nuts (remember, "right equals tight"). Pick up your flat tire and stow it in the trunk, along with your tools. Now pat yourself on the back. Somebody's getting a spa treatment tomorrow!

8. *Drive* to the nearest auto body shop or gas station. They will check out the spare tire and look at your flat one. If they can't easily find the hole in your tire, they'll immerse it in water and look for where the bubbles are coming from (that's where the hole is).

MG TIP: Sure, you *could* do it, but don't try to change a tire at night, especially if you're alone. Being outside your car makes you a potential target for attackers. Lock your doors and call a tow truck or AAA on your cell phone. Every MG should have an AAA card; sign up for one at www.AAA.com. It costs around \$55 for the first year (depending on your state) and \$45 each additional year. Spousal membership is \$20 more. Also program the number into your cell phone (1-800-AAA-HELP).

Checking and Changing Your Oil

Oil. Oy.

Yeah, I know: It sounds so boring. (Couldn't we just talk about olive oil, or even oily skin?). But the fact is, oil is a necessary gear-greaser. If you don't properly maintain the oil in your car, the engine can overheat, give off an awful smell, and even blow up.

Tip 1: See the Light

Don't ignore it when the oil light pops on in your car (it's located on your dash with the word "oil" or a symbol of a little oil can). It's not just there to be cute. Check your oil (see directions below) or take your car to be checked at a gas station or Jiffy Lube (go to www.Jiffylube.com for the location nearest you) as soon as possible.

Tip 2: Think "Three"

You should have your oil checked (or check it yourself) every three months or three thousand miles. Experts say to check your oil level

MG TIP: When you take your car in to have the oil changed, multitask. Ask to have a full check of your car. For example, Jiffy Lube offers the Jiffy Lube Signature Oil Change for about \$29.95. The service includes checking and topping off all the fluids in your car—from the transmission to the power steering fluid, replacing your oil filter with a quality filter, and inspecting your air filtration system.

every time you fill up with gas, but let's be real here: No on-the-go MG has the time or energy to do that. Try to check your oil level every fifth time you gas up.

Tip 3: To Check the Oil Yourself:

1. Park your car on level ground, put it in park or in gear, apply the emergency brake, and turn it off.
2. Pop the hood and prop it up with the prop stick.
3. Grab the dipstick (a long skinny wand) located toward the front of the car, but check your manual if you're having trouble finding it. You'll know you see it if you can spot a ring. Most have a metal ring or handle at the end so you can easily pull it up with your fingers.
4. Pull the dipstick out and wipe it with a rag, paper towel, or even a tissue. Whatever keeps the oil off your hands and clothes.
5. Put the dipstick back in the oil container, and pull it straight back up. There's a line or marker that the oil should come up to that indicates "full." If it doesn't hit the line, it's time to take it to a gas station to have more oil added.
6. Also check your oil for problems like a milky appearance, or a strong smell of gasoline, or a dark, gloppy texture. "Healthy" oil should be amber-colored and have a thin, runny consistency.

Changing Your Oil

Oh please. I'm Jane Bond, not G.I. Jane! Sure, changing your oil is within every Modern Girl's ability, but why would you *want* to when you can just take it to Jiffy Lube instead, and avoid sliding under the bottom of your car to find the oil release valve and drain it into an unforgiving pan?

Jump-Starting Your Car

When you're crazy-busy and in a rush, it's easy to forget to turn things off, whether it's the TV in the morning or the AC before heading out of town. The same goes for my car. I've left my headlights on—twice!—killed the battery, and had to get a “jump.”

To understand how the whole process works, think about the sexy docs on *ER*. Done drooling? Okay, now think about what they do on the show when a patient flatlines. They break out the electric shock pads, and ZZZAP! Alive again. Jump-starting a car isn't all that different. You're using another car's power, via the cables, to bring yours back from the dead. To do it, you'll need:

A Car with a Live Battery

A Modern Girl's gotta work her charm skills and be resourceful when she's caught solo with a dead battery. If you're in a safe place to walk around, seek out a woman or a family who might be able to help. Once you sucker them in, check (either in the manual or on the battery itself) to make sure the other driver's battery is the same voltage as yours.

Jumper Cables

Every MG should have a set of jumper cables in her trunk. When you're armed with your own tools, it's easy to get someone to give you a jump. They should be heavy gauge (four to eight gauge), copper, and at least ten feet long. They'll have “pinchers” that look like little hair clips at each end. Two of them are red (positive) and two are black (negative). The cables look like long red and black licorice whips. A set will run you from \$20 to \$40.

MG TIP: If you don't have jumper cables and can't find any sane-looking person who does, call AAA or a tow truck. Or seek out cabdrivers, cops, and other officials. Most of them carry jumper cables in their cars.

Getting Ready to Jump

Before you start, protect your eyes and skin from acid that can seep from the battery. Slip on your sunglasses and wear gloves, if you have

MG TIP: Put those Marlboro Lights away pronto! Smoking near the car battery can fuel an explosion (literally).

MG TIP: I like to offer my jump-starting savior cash for their trouble (chances are, they won't take it). A Modern Girl is just as gracious as she is gutsy.

them. If you don't, use a cloth, towel, or even one of your socks (put your hand inside it) to touch the battery.

1. Have the other car park as close to yours as possible without touching your car. Hood to hood is the ideal position. If not, make an "L" shape.
2. Put the cars in park or first gear if it's a stick shift, and set the emergency brake.
3. Turn off both of your cars, plus the headlights, the flasher lights, the radio, the cigarette burner, and anything else battery-operated.
4. Pop both hoods and locate the batteries. Now it's time for your cars to kiss. Place one red clamp of the jumper cable on the positive post of your dead battery. (Look for a "+" for positive.) Place the other red clamp on the positive post of the "good" battery.
5. Connect one of the black clamps to the minus post (marked with a "-") of the good battery.
6. Hook up the remaining black clamp to the engine or some exposed metal (nonpainted) surface of your car. This is the "ground." Keep it as far away from the battery as possible, and make sure the cables aren't in the way of the engine.
7. Have the other person start their engine and rev it up a little. A minute or so later, start your car, and once it's running, remove the cable clamps. (Don't worry; you won't wind up looking like the Bride of Frankenstein.) Remember to take off the clamps in the *reverse order* that you put 'em on. Or if you forget, remember black-black, red-red, starting with your engine (black), and ending with your battery (red).
8. Cruise in your car for at least a half hour to charge the battery.



CHAPTER 7

Work It, Girl

There are days when I can't stand my job or my boss. The irony is that not only did I create the job, but I *am* the boss! Sure, we all want to find a job we're passionate about and something that truly taps into who we are as people, but even if you lock into your dream career, there are days you'd rather be home watching *The View*.

Even glamorous jobs can threaten your very sanity. I'll never forget the first time I had a mini nervous breakdown on the job. I was writing my first magazine article (I started out in journalism), and this was my big chance to prove myself. My assignment was to write an article on a fledgling rock band. After interviewing the members of the group (and, might I add, they were ridiculously wasted the entire time and could barely give me a quote), I realized I had left the "record" button on for the rest of the afternoon and taped over half of what they said. No! No! No! The piece was due the next day! Since their publicist wouldn't return my calls, I dug up the name of the hotel they were staying at and stalked them until 2 A.M. in the lobby, only to have them stumble in from some MTV party, deny they knew me, and refuse to talk to me. So I stayed up for the next fourteen hours, downing espresso shots by the triplet, piecing together the few bits of info I

MG TIP: Check out a book called *Now, Discover Your Strengths* that lets you take a test to define your strengths (okay, the book was written by my husband, but it was a national bestseller, so other people liked it too!). Not only should it help you better understand what your talents are, but it might help you better position yourself when talking to prospective employers.

still had, and grabbing every factoid I could find on them online. I handed in my work, bleary-eyed, just before my deadline.

Ten minutes later, I got a call from my boss. "Jane, didn't I tell you? We're not doing a story on the band anymore. We're doing a movie round-up instead. I'm *sure* I told you. Next time I suggest you listen better." She hung up, but I was still holding the receiver. I hadn't slept in two days. I smelled. I had a twitch in my eye from all the caffeine. I wanted to curl up in a little ball and be express-mailed to a small, uninhabited island. The point is, no matter how great your job may seem, there will be times you wish you'd never applied.

And nightmare bosses and panic attacks aren't the only hurdles an MG has to deal with. You have a ton of tricky personalities to deal with and pressure to perform (because there's always someone who would *loooove* to steal your plum position out from under you). But if you're smart and know how to work certain people and situations to your advantage, you'll be able to navigate the working girl's sometimes rocky path with panache.

How to Land Your Dream Job

Wouldn't it be nice if we all just stumbled upon our perfect career paths in school and everything fell seamlessly into place? For most of us, it's not that simple. You probably have an idea of the field that you'd like to pursue, but aren't sure in what to specialize. Or perhaps you know exactly what company you want to work for but don't have any contacts. Well, an MG doesn't give up her career hunt just because she hits a few roadblocks.

Network, Network, Network

College contacts can be an easy "in" to nabbing an interview in your desired field. Contact your university's alumni network and say you're interested in speaking to recent grads working in your field of choice. And if no one is available, ask if there are workshops, lec-

tures, or alumni networking events you could participate in. Another option is to simply start calling and e-mailing everyone you know, asking if they have a contact in the field you're interested in, whether it's PR, television, or graphic design. Who knows? Maybe a friend of a friend of a friend's cousin's husband's sister is in the field and would be willing to give you some pointers and contact numbers—or even set up an interview. Lastly, don't be afraid to put your feelers out at cocktail parties, yoga classes, and even weddings. You can often make the best contacts in relaxed, nonwork-oriented social settings.

Talk to Headhunters and HR Recruiters

One of the quickest ways to launch your job search is to contact a headhunter in your industry of choice. A headhunter is a placement agent who works with a number of companies in specialized fields; these people have tons of incentive to match you up with the right employer. If you get the job, they get a commission from your employer, not from your pocket. If you have a particular company in mind that you're dying to work for, go to their website, find the name of their HR recruiter, and send off your résumé and cover letter (more on that later). If you are called in for an interview and you impress the individual who talks to you, he or she will pass your info along to the department heads within the company.

Seek Out Internships

For me, an internship was my “in” to my profession. Sure, it means low (or often no) pay while you watch other people who are close to your age with more power than you, but if you stick around long enough, have a good attitude, and impress the right people, chances are that within six months to a year, you'll be offered a full-time job or at least a freelance position.

MG TIP: Bring your business cards in a sleek case wherever you go. If you're currently unemployed, have a set of personal business cards made up with your name, e-mail address, cell or home phone number, and the general field you're in, such as “writer.” It looks more professional and saves the scramble for paper and pen.

MG TIP: Find headhunters on the web at www.the-recruitenetwork.com or www.careerbuilder.com.

MG TIP: Companies are usually flooded with potential interns during the summer, but are often begging for help during the fall, winter, or spring. If you're out of work, that's a great time to apply.

Take Classes

If you're in your late twenties or thirties and want to switch careers, yet you feel like interning would be a big step backward, consider taking part-time classes at a local trade school or community college. Once you're armed with a few classes or even a new degree under your belt, whether it's in marketing or computer science, it's time to start floating your résumé around. (And you might even meet someone who can help you in your new field.)

Writing a Knockout Cover Letter

Your cover letter is basically a one-page sales pitch, with you as the product. It's not about simply restating what's in your résumé; it's a chance for your future employer to get a taste of your personality and goals.

- *The first paragraph* introduces who you are, what you currently do, and how you heard about the company. If you were referred by someone, you can say, "Jane Doe of Fabulous Inc. suggested I contact you about the position you have open in XYZ."
- *The second paragraph* describes what you have to offer the company, based on your key skills and experience (but keep it punchy; your résumé will spell out exactly what you do).
- *The third paragraph* explains the action you're going to take. For example, you'll say that you intend to follow up with a phone call the following week. Lastly, you'll thank them for their time and consideration. "Sincerely" or "Best regards" is the best way to close.

MG TIP: Always put the ball back in your court for the next step (like a follow-up phone call), so you're not waiting for them.

Writing a Pro Résumé

Your résumé is basically your brag sheet, where future employers get to see everything you've accomplished. But keep it bold, clean, simple, and honest. Studies show that regardless of how long you spend

writing your résumé, an employer will look at it for an average of ten seconds. All the more reason to make it as succinct and snappy as possible.

The Basic Structure

- **Name:** Set in bold or capitalize your name, using letters two to six points larger than the rest of the text. Skip the fancy, funky, and cutesy fonts. Put down the name you wish to be called. Otherwise, you run the risk of taking up the first couple of precious interview minutes explaining why you want to be called Gwyn, not Guinevere.
- **Address and e-mail:** List your home address and personal e-mail. Never use your work e-mail unless you plan on having your boss find out about your job search. Just make sure not to use a cutesy e-mail address, like hotcaliforniagirl@anything.com.
- **Objectives:** Some résumé books approve starting with a statement of your goal—"To get a job"—but skip it. Objectives are usually either too specific or so vague that you look as if you really don't know what you want. The only exception to this rule is if you are applying for a job in a completely different field than what you have experience in on your résumé. This can then be a good place to point out that you're looking to employ the skills learned as an investigative journalist in the fascinating field of criminal research, for example.
- **Work experience:** This section starts with your most recent employment or internships and ends with your least recent employment. Don't be afraid to put down that stint as a hostess if it may be relevant. Many skills are transferable, and it's all in how you spin the experience. For instance, if you're interviewing for a job as a PR assistant, you could say hostessing helped you hone your people skills.
- **Education:** Include your college, degree, graduation year, any awards, and your GPA, if it will help. If you studied abroad, list that too. However, if you simply spent a year gallivanting around

MG TIP: If you're in your first real job and can't ask your current boss for a reference, consider a former professor or teacher or even a friend in a more senior position at a different company.

MG TIP: Triple spell-check—and not just with a computer's spell-check; read it over a few times! Remember, the computer won't catch mistakes like writing "one" instead of "won." Also check the consistency of the type style and punctuation of the various elements. Keep it clean and tight. Often when employers get gazillions of résumés, they'll toss any with typos or minor errors to whittle down the applicant pool.

MG TIP: If the info does not fit, you must omit. Keep your résumé to one page so you don't waste a prospective employer's time. When editing your history to fit the one-page-résumé format, don't squeeze it all into 8-point type. If it isn't essential, drop it.

MG TIP: Lying is simply a bad idea. In the age of Big Brother and Google, chances are you'll get caught.

Europe and didn't actually study at a university over there, you might skip that info. You may come across as spoiled and lacking in work ethic. Leave out your high school info.

- **Salary:** Don't spill your current or desired salary on paper. Not only do you risk having the whole company know what you make (lots of résumés get left on copiers) but you could find yourself boxed in. If you're earning far more than the position is offering, they are unlikely to grant you an interview. If far lower, they might think you're too junior.
- **References:** A simple "references upon request" at the bottom of your résumé is sufficient. You don't need to write a list of names and numbers. If you want to impress your interviewer, though, bring along a list of references and letters of recommendation with you.
- **Relevant skills:** Tailor the résumé for the specific position. Most potential employers who post job descriptions will list desirable qualities, such as: "trapeze skills a must," or "knowledge of the history of *The Apprentice* is preferred." Plug these descriptions straight into your résumé (as long as you do have them). Also include what computer programs you're proficient in, along with foreign languages in which you're fluent, if it's relevant.
- **Hobbies/interests:** Many headhunters say not to include hobbies on your résumé. On the other hand, it can show that you actually have a pulse and can display teamwork or other relevant skills—especially in somewhat social fields. And if you're a student, or have little professional experience, listing a couple of your outside interests can give you added dimension. Just don't be too quick to brag about your ventriloquism skills or affinity for shopping.

Acing an Interview

Congratulations! The powers that be are intrigued enough by your cover letter and résumé to give you a call. Now they want to meet you

in person to see if you are a good fit for the position you're after. To give an interview that gets you the job, follow these pointers:

Prep Like a Pro

The day before your interview (or even earlier), slip into your interview outfit, sit down in a chair, and have a friend do a practice run with you. Or, better yet, have a career counselor hold a practice interview with you. Your college career center or Kaplan or Princeton Review centers can even videotape your practice interview (some for a fee), so you can see what you need to work on.

Psyche Yourself Up

For every item on your résumé, try to think of how each one illustrates your strengths or weaknesses. It's perfectly okay to hold a copy of your résumé in your hand if you're worried you'll forget something.

Know Thy (Future) Master

No matter how much you rehearse your main points, if you don't know enough about the company, your employer won't be impressed. For a primer, call the company's HR department to get more info sent to you. Use a buddy's name if you don't want them to know it's you. Also, be sure to check out the company's website—a great place to get a grasp of all the different divisions, etc.

Dress Appropriately

Review details later on in this chapter, but don't go low-cut (tops), high-cut (skirts), or clingy (fabrics). This is the time to highlight your best mental features, not your physical ones.

Chill

Get a good night's sleep, eat breakfast, and get some fresh air beforehand.

Give Good Body Language

As soon as you see your interviewer, give him or her a firm handshake without breaking eye contact, and smile. Once you're sitting in a

MG TIP: If you meet more than one person during your interview, ask for business cards so that you get everybody's name and title right in your thank-you notes.

chair, continue giving your interviewer plenty of eye contact as you sit tall with your hands folded in your lap (so you won't fidget).

Ask Questions

Think of an interview like a date: It's no fun if only one person is doing all the questioning. So make up some queries ahead of time to ask during the interview. But stay away from questions that sound petty, like how much vacation time you get, benefits, company perks, and so on. You can ask about these once you *get* the job.

Don't Be Afraid of Silence

One interview technique many employers use is the pregnant pause. They use it to see if you are nervous and will thus keep babbling to fill the quiet air. This can easily get you in trouble, as you add things into the conversation that you normally wouldn't. So make your answers complete, but when you're done, don't be afraid to give a smile and simply wait for the next question—as excruciating as that may be.

MG TIP: Write thank-you notes! I know one senior executive who simply won't hire someone who doesn't write a thank-you note. As she says, the note is pretty much the only thing a prospective employee can do to show her interest. For extra points, try to include an article on a relevant subject you discussed. Ideally, it will be work-related subject, but even if she mentioned an upcoming vacation spot or hobby, look for something useful to accompany your note.

Thank-You Notes for Ingrates

Following up with your interviewer isn't just important, it's expected. Conveniently enough, e-mail is as acceptable as a written letter (though I prefer the latter). This is your chance to remind your potential boss how fabulous you are and to gloss over anything you might have missed (or flubbed) during your interview. (See chapter 3 for an example.) Be sure to address your letter or e-mail "Ms." or "Mr." no matter how "casual" the person seems. Send it no later than a day after your interview.

How to Score Points with Your Boss

Whether you just landed a new gig or want to boost your standing at the job you currently hold, here are a few key tips:

Mirror Your Manager

Ever heard the saying “Monkey see, monkey do, monkey get promoted”? Well, maybe not the last part, but learning how to mirror your boss plants the seed that you’re intellectually in sync. Another smart move is nodding and making eye contact when your boss is speaking to your group. It sounds so simple, but too many people keep their heads down out of embarrassment, or scribble endless notes. By holding the boss’s gaze and nodding, you’re making an unspoken connection that may make him or her tap you for a project over your just-as-capable coworker who’s spacing out at the conference table. Also, make sure you participate in conversations and brainstorm when the head honcho is present. I’ll never forget a boss of mine telling me once that she was completely baffled by a few of my former coworkers. Apparently they were complaining about not having enough face time with her, so she called a staff meeting to boost morale and generate ideas. And sure enough, the ones complaining about “no face time” never said a word the entire meeting. The boss took note.

Schmooze Wisely

It’s tempting to want to ingratiate yourself with your boss by asking, “So what did you do this weekend?” or, “Have you seen such and such movie?” but that kind of small talk doesn’t go far. Instead, zero in on what she likes or considers herself an expert at and go from there. If she’s a wine buff, ask her for a recommendation for a dinner party you’re throwing. You’re subtly getting her to open up to you, but she’ll still feel like the one in control.

Also steer clear of giving your boss hollow praise, like “Fab outfit!” or “Great speech!” She’ll see right through it. The trick to giving a professional compliment is in the details. For example, you might say, “Thanks so much for your insight about Company X. You were absolutely right about the stunts they’d pull on the account, and I was ready for it.” It’s a win-win compliment: She feels like she’s doing her job right, and you look good too.

MG TIP: Find out what car your boss drives. One time I was running late for an important meeting and, in my haste, rudely cut off a car I felt was moving too slowly. As I screeched into the lot, the offending car pulled in, parked, and out walked my boss, who snidely suggested I drive more carefully in the future. Ugh.

Have Big-Picture Insights

One of the most attractive qualities to a boss is an employee who can think beyond his or her current position without being asked. Once a month, step back from your specific duties and think about general ways your company could run more efficiently, or trends you see happening in your field that you think your company should hop on. Just make sure to back it up with research or you'll look silly. Be careful; in making suggestions don't step on your boss's toes and criticize his or her job performance. Type everything up in a memo, present it, and don't check up on whether it's been read or not (your boss will read it when he or she has time). Don't expect to get tons of praise for your ideas, but don't think they'll go unnoticed. You've essentially told your boss, "Not only can I do my job well—I've got the kind of brain that's primed to *manage* my company well." Just be careful not to sound like you're gunning for your boss's plum position.

Be a Problem Solver, Not a Problem Creator

Don't go to your supervisor with a problem without offering a possible solution. It adds to his or her workload and may make you seem like a dependent whiner. Also, don't bother your supervisor with a low-level question you can ask a peer. Your boss will be annoyed that you wasted his or her time and didn't show good problem-solving skills.

How to Get Promoted

Sometimes, no matter how many brownie points you score, your manager still isn't itching to bump you up the ladder. And don't take it personally—promotions are rarely handed out on silver platters. Truth be told, I've never been "given" a promotion. I've asked for them—four times. And each time, I got it. So if you want the better title, *you* have to take the initiative.

Set up a Meeting

The best time to ask for a promotion is at your yearly review. However, if you're midway through the year and truly feel you've made strides in your current position, e-mail or memo your boss saying you'd like to set up a meeting to discuss your progress whenever he or she is available.

Toot That Horn

Come to your meeting prepared with a typed list of ways you've exceeded your position, duties you've fulfilled, and outside projects you've taken on, and how your work has benefited the company. You won't necessarily need to give this list to your boss, but having it in your hands will make for easy reference while you're talking.

Go in for the Kill

After listing your assets, say, "I am very excited about growing with this company, and feel that with my work done on X, Y, Z projects, I have shown that I am ready to move to the next level." Under no circumstances should you ever say, "I was wondering if I could maybe, um, move to the next level at some point?" You'll sound like a wuss. Remember, you're not asking to be upgraded from coach to business class. There are no favors here. You're asking for a promotion you *deserve*.

Make a Timeline

So your boss said you weren't ready to make the leap yet. Don't get huffy. Instead, ask your boss how you specifically need to improve in order to nab that higher position. Then say you are going to work on those goals and would like to meet six months from now to re-assess your progress. Remember, tons of promotions (mine included) have come from planting a seed at a meeting and reaping the results six months later.

MG TIP: For inspiration on why it pays to put your best, ballsiest foot forward, read *Why Good Girls Don't Get Ahead But Gutsy Girls Do* and *9 Secrets of Women Who Get Everything They Want* by powerhouse editor-in-chief and bestselling author Kate White. They're full of savvy secrets you'll wish you knew sooner—trust me.

MG TIP: Use counter-offers wisely. If you're going to say another company is interested in you and will promote you, be prepared to walk if your company can't compensate you.

MG TIP: Be careful. No matter how savvy your argument, the company or manager may not be ready to promote you. As with suggesting you have another offer, don't grandstand unless you're prepared to walk away.

How to Ask for Mo' Money

It's always wiser to ask for a promotion over more cash because it shows you're invested in growing with your company rather than merely improving your bank account. However, your boss may tell you that a higher position isn't possible—so it pays (literally) to come to your meeting prepared with a plan B . . . as in Benjamins.

Do Your Research

Speak to your industry headhunters or colleagues at competing companies to get the inside scoop on top salaries for your position. You may also go online to www.thevault.com to see what the going salary is in your field. If you fall under that number, it's fair game to mention this to your boss. Say, "I know the competitive rate is X amount, and though I can't be promoted at this time, I feel I should be compensated at the competitive rate."

Don't Compare

Doing a little comparison talk is okay in terms of your field, but not in terms of your office. So even though you may know Rebecca from two cubicles down makes 20K more than you, don't throw this info at your boss, hoping it will shock him or her into paying up. Not only will you be chastised for discussing salaries with your coworkers (a big no-no), you're setting yourself up to be told, "It's not wise to compare yourself to another employee. That's not how it works around here."

MG TIP: If you can't get extra cash out of your employer, ask for other perks. Many companies will compensate their employees with more vacation days, more health-care benefits, or "flex points," which mean you might have a more flexible schedule.

Little Extras That Boost Your Professional Vibe

While these things don't guarantee a promotion or mo' money, they can subliminally put you in better standing among your managers and peers.

Your Wardrobe

In some work scenarios, jeans and T-shirts are the norm, while in other offices, you can't get away with open-toed shoes or going nylon-less. Figure out what the dress code is by looking at the top dogs in your office and follow suit—even if it's not your first choice. Physically aligning yourself with your bosses subconsciously says, "I respect you and want to be seen as one of you." You want to look pulled-together and stylish, but you never want to stand out too much unless you're working in the fashion industry. Big hair, clunky jewelry, low-cut/sheer blouses, and miniskirts are no-no's. If you don't have that big a wardrobe budget, stick to the classics: thin wool pants, pencil skirts, cashmere sweaters, and crisp white shirts.

Your Office

If you had a date coming over and wanted to impress him, you wouldn't have an unmade bed with clothes and stuffed animals everywhere. Same goes for your work space. An office with piles of papers, books, yellow stickies, and take-out boxes everywhere reflects an unorganized employee. Whether you're in a cubicle or have your own office, you want it to look as clean as possible. To streamline your area, get a few sets of standing files or an accordion filing system. Throw out old magazines and papers you haven't used in the past year. The more papers you have out of sight, the cleaner your office will look. To add a little personality, consider hanging art or framed photos (but don't go nuts and include those crazy pics from Cancun—not professional). Fresh flowers and plants will add a Zen-like vibe.

Your Etiquette

Besides the way you and your office look, the way you act can catapult you above your fellow coworkers.

MG TIP: Don't ever dress better than your boss. Even if you can afford to and it's acceptable to dress to the nines in your office, you don't want to outshine the boss with your style—it has a subtle way of hinting, "I may be younger, but I'm better than you." It's not the kind of attitude you want to give off come raise time.

MG TIP: Avoid long, brightly painted nails. They might show you'd be afraid to do any work that could chip them. And don't go for a strong scent. No matter how much your boss likes you, he or she might not like the thought of working together in close quarters.

MG TIP: Put out a little dish of chocolates or candy on your desk. Sweets can serve as an easy ice-breaker with coworkers. While they're chomping away on naughty treats, they may also be more inclined to fill you in on the latest office news.

Introductions

The quickest way to show how professional you are is to give the perfect introduction. The common rule is to introduce the lesser person to the more important person. Always include the more important person's title first, and say their full name. For example, "Ms. Bigcheese, I'd like to introduce you to Ms. Jane Doe." "Jane, Ms. Mary Bigcheese is the CEO of my company."

Corporate Functions

For most people, cocktail parties, barbecues, and team sports outings are par for the office course. And along with those outings comes a few rules. If you're going to your boss's home, bring a gift. A bottle of wine or flowers are always safe bets—just don't get too personal or your coworkers (and your boss) will think you're a brown-noser. If you're at a public event and don't know how long you should stay, leave only after your manager does.

Office E-Mails

A good rule is, never put anything in writing that you'd be too embarrassed to say out loud. Unlike conversations, which won't be documented (unless you're Monica Lewinsky), the words you commit to electronic eternity can come back to haunt you. Or worse, they can be sent to the wrong people (what I like to call the TMI Bite-You-in-the-Ass Boomerang Effect). Let's say you get an e-mail from your coworker about an assignment of yours that's overdue, and there are people "CC'd" on it, like your boss and other staff members. You may be tempted to fire back a defensive e-mail to your coworker (like the fact that your assignment is late because your stupid boss keeps loading the work on and, well, you just got in a major fight with your fiancé and you have this gyno appointment you've been stressing about . . .). When you're frazzled and multitasking, it's very easy to accidentally "Reply All" instead of "Reply" with a slip of the finger.

Outsmarting Nightmare Bosses

While I'd love to say that everyone's boss is laid-back, fabulous, and has zero personal agendas, you may wind up with a hybrid of one of these scary supervisors:

The Micromanager

This boss is super-type A (for Anal). The week you're due to turn in a project, he or she will e-mail you eight times a day for progress reports. When the boss takes a vacation, you get calls on the hour just to make sure his or her Bonsai tree is well watered. If you show up to a meeting 30 seconds late, your supervisor's eyebrows rise so high it looks like they'll merge with his or her hairline. Jesus, take a Xanax!

When you have an anal boss, the best solution is to beat your supervisor at his or her own game. Make a point to get into the office 15 minutes before her, flood him or her with "update" calls, emails, and Xerox copies of memos you've sent, even if they don't directly relate to him or her (your boss will want to see them anyway). Also get in the habit of emailing your supervisor weekly "progress reports" on various projects you're working on, and send them in the morning before your boss comes into the office so they're the first thing that pops up on his or her screen. Don't worry if your project is only half done; share your game plan and he or she will feel more in control of the situation (and less likely to hassle you or doubt your ability).

The Mood-Swingy Boss

This boss will be sweet one moment and a PMS mess the next. At first you'll think it's something you're doing wrong. But start noticing his or her piss-off patterns: For example, if you ask the boss anything before he or she has a coffee and muffin in the morning, you get a terse, frosty answer. Or maybe the boss acts irritated whenever you try to discuss anything ten minutes before he or she tries to leave the office every night.

In short, learn your boss's hot buttons and work around them. If you have an important issue to discuss and notice he or she is pre-coffee or winding down the day, steer clear until he or she is in receptive mode again. It will make you snicker when you see that other colleagues haven't figured this out—and why should you tell them? Insight is your edge.

The “Let's Be Best Friends” Boss

This is the trickiest type of nightmare boss to deal with—and let's assume it's a “she.” (If it was a “he,” people wouldn't assume you're “friends,” if you get my drift.) At first she seems like a dream. From the moment she meets you, she wants you to feel like you can tell her anything. She brings you along to fancy-shmancy business events and even dishes secrets about the company CEO to you. She tells you she wants to take you under her wing.

But blurring the lines of your boss-employee relationship can take on an emotional quality that makes things sticky quickly. When your boss gives you criticism on your projects, you'll find yourself taking it personally (“Gosh, is she coming down hard on me because I ducked out early from that event she invited me to last night?”) You also may get false expectations (“She gets along with me better than coworker X, so why did he get promoted faster than me?”) Or conversely, you may develop the reputation of an office kiss-ass. To keep things on an even keel, establish boundaries. Involve other coworkers when you attend work-related events, and while she may disclose tons of “friendly info” to you, stay quiet to others about what she's told you. While some jobs have more social components than others, you're judged on the basis of your work, not just how many martinis you can throw back with the head honcho.

When You're the Boss

Once you're a manager you inherit a slew of responsibilities you may not have counted on. But countless books have been devoted to this

subject, so with another shameless plug, I refer you to *First Break All the Rules*, a great book on management written by (you guessed it) my hubby.

Can Officemates Make Good Friends?

As we all know, bosses aren't the only work personalities we socially rub up against. Whether you're in a corporate office space of a hundred people or a freelance staff of six, you'll quickly decide that you like some colleagues better than others, and soon think of them as "work friends." With some office buddies, the relationship may consist only of swapping funny "How was your weekend?" stories or picking up lunch together. But with another chosen few colleagues, you may wind up extending invitations to each other's cocktail parties, birthday dinners, and even weddings.

It's completely natural to feel connected to certain coworkers and want to extend the friendship beyond office walls. You form natural alliances that can sometimes exist outside the workplace. But there are a few things to keep in mind when you're socializing:

Blood Is Thicker Than Business Cards

The friends you have outside of work are your family. Your blood buddies. They are the ones you can bitch about your boss to and wear sweatpants and zit cream in front of, and they will not change their opinion of you when they see you at your worst. But work friends *will* (at least at the beginning of your friendship); no matter how close you think you are. One day, when the two of you are up for the same position (honey, it happens), your coworker's going to use those secrets you confided, or those less-than-perfect memories she has of you to make you look weaker. And why shouldn't she? For the most part, with office friends, never forget that work comes first, friendship *second*. So don't let even your closest work friends see your weaknesses (you used to have an eating disorder/you're having marital

problems) or hear about your insecurities (you can't get promoted/you're not happy at your company).

Friendships May Change When One of You Is Promoted

The best office friendships are between people on the same level who don't work directly with each other. But if you get bumped up to a higher position in the same field, problems can ensue. The underdog may feel jealous and competitive (it's only natural) and may get resentful. Or, the reverse may happen. She may beg you to put in a good word for her with your boss so she can get promoted too. Tell her you'll try, but don't do it. Though you may feel obligated to look out for her, you'll only look unprofessional in the eyes of your boss.

Don't Advertise Relationships with Old Coworkers

It's certainly smart to stay in touch with old colleagues because you never know when a new job opportunity will pop up. But if the boss and your friend had a falling-out when your coworker left the company, it's best to keep your friendship on the down low. Don't have your friend come to your office to meet for lunches, and don't let anyone hear you talking on the phone. Make plans for coffee over the weekend instead. You don't want your boss hearing that you've been hanging out together because he or she may perceive it as disloyalty to the company.

The Six Toxic Coworkers to Avoid

Though every MG can benefit from having a few key cronies at the office, sometimes people you work directly with are best kept at arm's length if possible. Here's how to deal with their tricky personalities:

The Gossip

A gossip loves to keep you informed about the dirt that's going on in your office—who's on the verge of getting fired, who's sleeping with whom, or new company cutbacks she's heard about through the grapevine. Of course you didn't *ask* her to give you all this taboo info. She simply likes to slip it into conversations . . . especially in the ladies' room.

Sure, a gossip may be valuable to you. Let's say she passes along that your boss was upset with one of your coworkers because they did X or Y, which teaches you not to make that same mistake. But the bad part about getting too close to a gossip is that she gets you to chime in on what *you* think of so-and-so, and then repeats that info to someone else. Remember: If she's gossiping about other people to you, chances are she's gossiped about you to other people.

How to Deal

Play dumb. Say she drops into your office and poses the question, "Gee, did you hear the boss screaming at Bill? I bet he's gonna get canned," or "Can you believe how fat Jennifer's getting? She must be pregnant . . ." Don't nod and agree to anything she says, or you're aligning yourself with her. Take the Swiss route by being perfectly neutral and out of touch. As in, "Huh, I honestly didn't even notice. I have such tunnel vision, guess I'm completely out of the loop!" If you can't give her any new info to gossip about, she can't screw you. But you still benefit from getting new info from her.

The Prozac Case

Anytime there's work to do, she comes into your office and starts bitching about it. Often this will include trash-talking your boss or the company. And it's hard not to chip in a little when you're feeling the pain too. But not only does her whining drag down your morale, she's a total time-suck because you're playing the part of her therapist while she dumps on you about her never-ending life problems.

How to Deal

Try to limit your one-on-one interactions, even if she insists on after-work drinks. When you're helplessly cornered by her in the office, don't indulge her by being too sympathetic and advice-ready. When her stress talk starts getting nutso, cap it off with, "Yeah, I totally know what you mean . . . what time is it? Shoot, I'd love to keep talking but I've gotta get back to the grind. Ugh." Once she senses that you're stressed out too (especially if you put emphasis into rolling your eyes when you say "*Ugh*"), she'll be less likely to see you as the answer to her problems. Then start typing at your keyboard or shuffling through papers—giving her the hint to waddle out of your office already.

The Nosy Parker

The second she meets you, she wants to know everything about you—how long you've been at the company, if you've had any previous promotions, how old you are, which college you graduated from, what your boyfriend or husband does, and where you live. Don't be fooled into thinking it's because she's wants to be fast friends. Constant quizzing is her way of sizing you up, almost in a Darwinian sense, to see if you're competition in the office jungle. And the more info you give her up front, the more likely she'll needle you with stickier questions later on, like asking what your salary is after volunteering hers.

How to Deal

Be as discreet as you can, and don't let her get too close. If she asks you a question, throw it right back at her so she's the one doing the talking. After she answers, switch the subject so she can't go back to it. Should she continue to press you for info, laughingly say, "Wow, are we playing twenty questions or something?!" Or simply be straightforward: "Y'know, I'd love to tell you my salary, but it's the kind of personal info I probably shouldn't give, I'm sure you understand." By being friendly but coolly detached, you'll remain a little mysterious to her. And mystery is key—when she doesn't have you entirely figured out, you stay one step ahead of her.

The Ass-Kisser

Unlike The Rookie (see below) who truly admires you, the ass-kisser only pretends she does. She may come over and give you a big hug for getting a promotion to her level, or compliment your great hair or outfit on a daily basis. She may also tell you things like, "Gosh, you're such a superstar at the company. How do you do it?" Once she feels like she's poured it on thick enough, the favors will come flooding in. For example, she'll ask you to cover for her on her project "because you're so much better than me at this kind of stuff." What she's trying to do is ply you with compliments to manipulate you into thinking she admires you . . . and then saddle you with work.

How to Deal

Throw the BS back in her face (in a friendly way, of course). When she starts overflowing with false flattery, say, "I may be good at X, but you are so great at Y!" When you keep coming back at her with compliments, she'll get sick of giving them—and she'll no longer have an open door to trample you with requests for favors.

The Rookie

She's younger than you and in a position below yours (or even an intern) but it's clear that she isn't content with being there for long—because she has her eyes on *your* job. She schedules lunches with you so she can "pick your brain." She may turn into a copycat, dressing like you, arranging her office like yours, and imitating your mannerisms in meetings. While we all know that imitation is the best form of flattery, it can get annoying and slap you in the face later on. Of course you want her to succeed, but show her all of your tricks and you may soon be working for *her*.

How to Deal

You can continue to be her "mentor," but establish your authority. Make sure she sees you talking to your superiors in a way that demonstrates that you're more "in" with them than she is. Don't ever let her

see you stressing over a project—it'll only show your weakness. Offer your help on projects to establish that she still has a ways to go before knowing everything you do.

The “Been There, Done That” Cynic

This coworker is older than you (it could be just two or three years) and resentful because she's been at the company longer than you, yet you're higher on the ladder than she is. She'll be cordial to your face because she doesn't want to look envious or threatened, but behind your back all she can think is, “*She obviously had someone pull some strings for her to make it this far this quickly.*” You'll notice her snickering when you can't get the fax machine working or blurt something out in a meeting that gets shot down by the boss. It's her way of taking pleasure in your “sorry, I'm new at this” type of mistake—and reinforcing that *she's* the knowledgeable one who should be in your position.

How to Deal

By no means be an ass-kisser (see above), but give her ego a little stroke. Right now, you're a constant reminder of her “lesser” status—but if you make her feel important it will be harder for her to hate you. Even if you have to delegate things to her, you could ask her the question, “I know you're more of a pro at this than me. How would you suggest we do X, Y, Z?” When she gets the impression that you value her point of view, she'll feel less threatened and be less likely to want to see you do a face-plant in front of the CEO.

How to Deal with Backstabbers

Who, *her*? Screw *you* over? *Naaahh*. Honey, wake up and smell the catty. Sometimes, a toxic coworker can morph into a full-blown backstabber without your realizing it . . . until it's too late. Here's how to do damage control for the following office injustices:

Catty Coworker Crime 1: Someone Starts a Rumor Starring You

One of your work allies pulls you aside and says she needs to tell you that “some things are being said about you, and it’s not good.” It’s all the more frustrating when you can’t pinpoint the source of the rumor. You might suspect your loose-lipped Gossipy Coworker is the culprit, but it could just as easily be that quiet colleague who is jealous of you and let something slip out at the watercooler.

When you aren’t sure who started it, it’s smarter *not* to try to witch hunt every possible candidate because they’ll simply deny ever spreading it. It’s also unwise to send an officewide e-mail stating your innocence; it will only make you look desperate. Instead, think about the most important people the rumor might have made its way to—like your boss and other colleagues who hold you in high esteem—and stop it there. Explain that you’ve just heard what’s been going around and should it make its way to them, you want to be the first to say that it is completely inaccurate. Should anyone ask you about it point-blank, tell them the rumor is untrue and whoever spread it sounds like they have too much time on their hands. Then wash *your* hands of it. When you don’t make a big deal out of rumors, they die.

Catty Coworker Crime 2: Someone Bad-Raps You to the Boss

You crept into work fifteen minutes late twice this past week. Or you spent company time Web surfing for wedding reception venues or catching up on Hollywood gossip. Before you know it, your boss wants to have a little *chat* with you.

After you’re reprimanded for your bad behavior (which, in all honesty, you know it was), you can’t help wanting to stick your tattletale’s head under a Xerox machine. (Which you won’t because that would get you into even more trouble.) Since you probably can’t prove who tattled on you, let this one go. But just make sure all of your tattletale “suspects” see you at peak performance from then on. Give them a smug, “I have it all together” smile and they won’t get any satisfaction from thinking you got burned by the boss.

Catty Coworker Crime 3: Someone Steals Your Idea

You slaved away on a fabulous new memo, and then it got into the wrong hands. It could be as simple as a coworker reading your notes while you get up to refill your coffee at a meeting (that'll teach you to keep your papers face-down). Or, maybe someone overhears you talking about your idea over the phone. Whatever the case, before you know it, a coworker is presenting *your* idea to your boss at a meeting, right in front of your face. Though you can't yell "thief!" the best way to go is to start asking her specific questions about her "plan." Chances are she'll get tongue-tied because she hasn't done all the research you have. Then it's your turn to chime in about how you had a similar idea, but can see a way to troubleshoot around the problems your coworker has posed. Bingo. Smart, sweet revenge.

Are You a Backstabber?

While it's often easy to point out who's out to get *you*, it's harder to come to terms with the fact that you may be a backstabber yourself. So be honest: Is there someone in the office you can't help hating? Maybe she's just a little more on her game than you—she's always in the office earlier, dresses better, makes smarter suggestions in meetings, and is a favorite of your boss. And even though you consider yourself a kind person, you'd love to see her mess up, just a little. You might even find yourself gossiping about her to your friends, your significant other, your hairdresser . . .

But stop! Since you're such a smart MG, you know that backstabbing isn't the wisest way to advance your career. So get to the root of your problem: Chances are, you're feeling jealous and threatened by her. The best way to stomp out those feelings is to study her: Take the qualities you're envious of and make them yours.

When It's Necessary to Tell the Boss

While none of us likes to be a tattletale, sometimes a coworker's behavior is so heinous or neglectful that you must say something to a

superior. You know what I mean—stealing from the company, stealing someone's ideas big time, lying to a client about the boss. But how do you accomplish this without looking like a snitch or making an enemy? First off, keep in mind that timing is everything. This is not the type of thing that you want to bring up in the middle of a busy day or around busybody coworkers. If possible, try to schedule something off-site, such as coffee or lunch, which will not only give you more privacy, but will look less suspicious than going behind closed office doors. Next, request confidentiality and communicate your concern for maintaining good office relationships. Explain that you seriously considered not saying anything, but felt that it would be in everyone's best interest if you did. Perhaps most important, after explaining the situation, present possible solutions. But don't be too pushy—remain open to your boss's suggestions, as your manager may have a bigger picture understanding of where the problem came from and any steps that are currently being addressed to solve them.

Sex, Lies, and Hopefully Not Videotape

Considering that most of us are spending at least forty hours in the workplace per week, it's no wonder that we're all getting so jiggy at the office. According to an *Elle* and MSNBC.com survey of more than thirty-thousand men and women (conducted by Dr. Janet Lever), 62 percent of office workers said they had had at least one office affair, 25 percent of employees say they've met their current or last partner at work, 42 percent admit to having had sex on the job, and 7 percent were caught in the act.

Having an Affair with the Boss

In the *Elle*/MSNBC survey, 50 percent of the women and 20 percent of the men had a romance with a superior. And 75 percent of human resource managers surveyed by the Society for Human Resource Management and *Career Journal.com* said their organizations had no policies governing on-the-job romances. So basically, in most companies, it's fair game to go for your boss under the radar. But is it wise?

MG TIP: Avoid dating your assistant. He'll be sleeping with *his* boss and, trust me, it will get awkward. (Getting your coffee will turn into a whole relationship-power discussion.) If your attraction is just too strong, see if he can switch to another department.

Big, fat no. Not only are you setting yourself up to be gossiped about by your peers, you'll have to deal with the awkwardness of having to answer to this person when you break up. So decide—is it really love? If you can't imagine yourself without your boss, then seek out a new job or a transfer to a different area of your company. Even smarter is putting your lust on ice. Chances are your boss is already married or tangled in a divorce, and you may just be his temporary diversion. You—and your career—deserve better than that.

What happens when people think you're sleeping with the boss and you're not? Even if you just have a cozy rapport with your superior, your coworkers may start to talk. In fact, 41 percent of people in the *Elle*/MSNBC survey agreed that women who advance are still subject to gossip that they slept their way to the top.

So how do you deal? As we discussed in the section on gossip above, it isn't wise to draft a companywide newsletter stating your innocence. It has a funny way of making you look guilty . . . and paranoid. Instead, make subtle moves that distance yourself from your boss a bit. Avoid the cute little jokes and compliments you might have shared. If he invites you on a business trip, suggest that another of your colleagues go as well. The shift will be subtle enough that your boss won't notice, yet other people will. Also drop hints about other guys you are seeing. And should someone drunkenly approach you at a company party with the question, "So, I heard you're banging the boss, how is it?" simply say, "Nope, I'm not. But since you're the one who brought up the subject, are *you*?" If it's a guy, he'll be doubly embarrassed.

What Is Sexual Harassment?

Sometimes flirty office relationships can go one step too far. According to the U.S. Equal Employment Opportunity Commission, sexual harassment is a form of sex discrimination that violates Title VII of the Civil Rights Act of 1964. It's basically any unwelcome sexual advance or conduct on the job that creates an intimidating, hostile, or offensive working environment. It could range from smutty, belittling jokes to on-the-job pornography to blatant sexual assault.

If you feel you've been harassed, experts say the first step is to let the harasser know that the behavior is unwelcome. Confront the harasser as soon as the behavior occurs, if possible. Say clearly and firmly that the harassment is unwelcome and that you want it to stop at once. Being vague or polite in your communication may not be adequate because the harasser may not realize that his or her behavior was offensive. A clear communication requesting a stop to the behavior may just take care of the problem. In fact, 24 percent of men in the *Elle*/MSNBC study say they're reluctant to flirt because of the sexual harassment policy, and 9 percent of women and 15 percent of men said they refrained from acting too friendly for fear it would be misconstrued as a sexual advance.

But if your harasser ignores your verbal requests, or you're too uncomfortable to speak face-to-face, write a terse letter demanding an end to the behavior—and save a copy. If it still doesn't stop, follow the sexual harassment or complaint policy in your employee handbook, or ask someone in the HR/personnel department how to make a sexual harassment complaint. If you are given the runaround, tell a trusted manager and supervisor. And document every offensive piece of evidence you get—letters, photos, e-mails, presents. Though you may not plan to file a lawsuit, if you ever have to prove your case to a company investigator, government agency, or jury, you'll want to have hard evidence.

MG TIP: Before you make your complaint, experts recommend getting a copy of your employee evaluation to show you're in good standing with the company. If you wait to get your records until after you complain, your employer may retaliate by trying to transfer or fire you, claiming poor job performance (especially if he's the one doing the harassing). And considering that 4 percent of women surveyed in the *Elle*/MSNBC study said they'd paid a price for rebuffing a supervisor's advances, you can't afford not to have written proof that you're a top employee.

Making a Smooth Exit

It's pretty much a given that you'll leave your job at some point. You may get lured away by another company, not click with a new boss who was brought in to replace your old one, or simply decide you need a break from nine-to-five-ing and want to start your own business or have a family. Whatever the reason for leaving, it's key to exit on a high note.

Put on Your Hollywood Face

Sure, all you may want to say on your way out is, "*Ha!* I'm off to greener pastures, suckers!" But put on a smile as you walk out (who cares if it's totally fake?). Remember, this is the last snapshot your coworkers will have of you. And you'll want them to remember you favorably should you call them a year from now to network.

Don't Leave Your Coworkers in the Lurch

Sure, your mind may be on other things, but don't forget that the work isn't the only thing you'll be leaving behind. Your coworkers will be stuck doing whatever it is you didn't. Don't leave disorganized projects or piles of papers for them to sort through. They'll resent you forever. The worst is the person who spends her last week getting fêted by everyone and leaves that same gang to clean up her mess.

Discourage the Going-Away Party Squad

Unless you're leaving the company to have a baby or start your own company, going-away parties are awkward. Your coworkers may feel resentful that you're going to a presumably better organization that's paying you more cash—or be worried because they have to cover your workload until the boss hires your replacement. Instead of all the fuss and cake, it's better to gather your closest cronies and tell them you'd love to take them all out to lunch on your last day. That way, you won't get any weird surprises.

What to Do If You Are Let Go

You probably want to tell your boss to go to hell. I don't blame you. But you must keep your cool so that your employer can write you a solid recommendation letter. If budget cutbacks or the "last hired/first fired" credo was the reason for your being let go, negotiate a severance package and ask them to help you with future job placement. If, however, you feel you were wrongfully terminated, you can take

legal action to have your reasons for leaving changed from “dismissal” to “resignation,” which will look better on your updated résumé.

Maternity Leave: How and When to Break the Big “P” News to Your Boss

So your EPT test just read positive, and you and your significant other are thrilled. But while you may be understandably excited and ready to shout your news to the world, you may want to wait to share the good news with your boss until you get your thoughts together first.

Do Your Research

Once you’ve given yourself a bit of time to revel in the good news, it’s time to do some research and come up with a plan. Through the Family and Medical Leave Act, you are entitled, by law, to up to twelve weeks’ leave during a calendar year. Your employer is not required to pay your salary during this time but must give you your same job or a job with equal pay and benefits when you come back. You might be entitled to some disability pay, but it will probably be less than your normal paycheck. Some employers offer paid leave. Check to see what your boss’s and company’s policies are, check into your particular state’s laws, and talk to other employees at work who have been through the process.

If you find that your company policy does not offer paid maternity leave and you can’t afford not to work, you’ll probably end up using a combination of short-term disability, sick leave, vacation, personal days, and unpaid family leave during your maternity leave. Before you decide how much leave you want to request, weigh the financial consequences. The truth is, it’s nearly impossible before actually having your baby to really anticipate how much maternity leave time you’ll want to take. So when making your calculations, keep in mind that you’ll most likely want—and need—more than you think.

MG TIP: Don’t let pride keep you from applying for unemployment in between jobs. Go to www.dol.gov to find out information and eligibility for your state.

MG TIP: Although doctors say a pregnancy is safest after twelve weeks (translation: you should stay mum until you’ve successfully hit that 3-month mark), you may be anxious to share the news earlier. My advice is to tell only those people whom you talk to regularly and consider good friends (or family). You might need support from them should something go wrong. What you *don’t* want to do is tell the world, and months after a problem arises have to relive it with someone you’ve been out of touch with.

Paid Maternity Leave

If you find that your boss and company offer paid maternity leave and full benefits, count your blessings . . . you are among a lucky few. Just remember that it is being offered with the understanding that you will be returning to work. If you are planning to stop working post-baby, be honest with your boss. If you plan to quit at the end of your leave, don't lie. I know it's painful to think of all that paid maternity leave going to waste, but it's just the right thing to do. You might find that your boss will be willing to compromise by giving you a partial paid leave or allowing you to retain your benefits for a time.

When to Take Your Leave

Deciding when to take your maternity leave is really a question of personal preference. You may want to work right up to your due date so you can spend more time with your new baby. Or you may want to rest up predelivery. Just be flexible with yourself. You may find that at just thirty-six weeks you're feeling exhausted all the time. Give yourself some room to change your mind. Most likely your boss will understand if you ask to redistribute a couple of weeks of your leave time.

Breaking the News to Your Boss

To ensure you'll be covered by the Family Medical Leave Act, you must inform your boss at least thirty days before the date you would like to start your maternity leave. But exactly when you decide to make your announcement before that time is up to you. Before you tell your boss your news, just be sure to have a specific plan mapped out. Don't feel bad if your employer isn't immediately ecstatic at your news. Remember: If you are a valuable employee, the company will be nervous about losing you for three months, let alone for a lifetime. With this in mind, offer to write a detailed plan of how your duties will be delegated in your absence, help find and train a temporary employee, and prepare your coworkers in your absence.

Enjoying Your Time Off

Now that you've done everything to make the transition from the workplace to the maternity ward as easy and worry-free as possible, relax, enjoy, and bask in the anticipation of the arrival of your child. Once the date of your hard-earned maternity leave finally arrives, revel in it. You and your baby deserve it.

When Power Chicks Reenter the Workforce Post-Baby

These days, more and more MGs know they can have it all—a fabulous career and babies to boot. Women make up almost half the nation's workers, with 60 percent of all mothers with children one-year-old or younger working either full-time or part-time, reports the AFL-CIO. But that doesn't mean it's a piece of cake to transition back into the working world after twelve short weeks with your newborn. Here's how to make the process as seamless as possible:

Do a Drive-By

Visit work a week or two before your first day back. Bring baby pictures (it'll help you reconnect with your colleagues). And meet with your boss to discuss your options if you're looking to change your schedule or responsibilities.

Take It Slow

Return to work on a Thursday or Friday; having a short first week makes things easier. Also, for your first couple of weeks, ask your employer if you can work part-time (like three days a week) or work shorter days (leaving at 4 P.M. instead of 6 P.M.).

MG TIP: Decide whether you're going to work fewer hours (and reduce your salary) or whether you can truly work from home. Better to reduce your pay (if you can afford to), than to have your boss and coworkers resent your being paid to spend time with your child.

MG TIP: Give yourself a break. Modern mom or not, chances are you expect a lot from yourself. Remember, no one is perfect and you can only do the best you can.

Discuss Going Part-Time

Sometimes, it's just too much of a transition to go back to a five-day-a-week gig, and frankly, you may not have the desire. If your workplace is flexible, it may be possible to work different hours, only contribute to big projects, or work from home one day per week.

Don't Expect to Operate at Your Peak

You may get frustrated with the fact that you're no longer an on-the-go, wheeling-and-dealing, martinis-with-the-head-honcho type of employee. Your priorities have likely shifted a bit—and even though you want to be at work, you just don't have that same tigress gusto. Relax. The only person who's putting pressure on you is you.

Get Your Man to Stay Home!

Now, a growing number of employers are providing paid paternity leave to fathers, ranging from a few days to a few weeks. Nationally, about 12 percent of companies offer the benefit, according to the 2003 benefits survey by the Society for Human Resource Management.



CHAPTER 8

Modern-Girl Seduction Tricks

It's an MG's birthright to feel sexy and confident, both inside the bedroom and out. But between job stress, weight freak-outs, PMS, and relationship woes, it's no wonder most of us feel more like Bridget Jones than Carmen Electra when it comes to seducing men.

Living in the age of *Extreme Makeover* doesn't help either. We're practically shown with a Magic Marker where our flaws are and how to fix them with the proper sucking, slicing, and stapling machines. With all that negative input, why bother even taking your clothes off? In fact, in a recent *American Demographics* survey, only 11 percent of Americans will admit they are "sexy," while 44 percent of them would rather use the words "average" or "heavy" to describe themselves.

But it's not impossible to alter your attitude—you just need to do a little hottie homework. Now, I used to refuse to read any advice on sex and relationships. It seemed that if I read it, it wouldn't be "real" or natural. Yet that's like saying you should be able to prepare every recipe in the world without ever looking at a cookbook. Lately, I've learned to love cookbooks, so you deduce what you want from there. Sex books sell. Not-having-enough-sex books sell. Sure, everyone

says they'd rather be smart; but who wouldn't want a little extra erotic appeal?

I remember the first time I "demo-ed" a *Cosmo* move on my man, after resolving to be more open-minded about adding some new sex tips to my repertoire. As the tip suggested, I set my alarm fifteen minutes early so I could give my husband a particularly pleasurable wake-up call in the morning. (If you're not catching my drift, the move gave whole new meaning to the phrase "rise and shine.") Though I won't gross you out with the details, he was so ridiculously ecstatic at what I had just done, he canceled his morning staff meeting due to an "important breakfast meeting with a new client." (You better be catching my drift this time.) And though I wouldn't recommend full-body blindsiding your man to the point that he almost loses his job, shaking up your randy routine can be a very good, even empowering thing. Whether you're married, dating, or single, every Modern Girl can benefit from a little extra help in the bedroom, the living room, or any other room for that matter.

How to Feel Sexier in Your Own Skin

Getting rock-solid confidence in the bedroom starts with being completely comfortable with your body. (Because no man will ever say that a chick with body hang-ups makes for a fun sexual partner.) Here are a few techniques that will get you there:

Take Pride in Upkeep

Make good grooming your naughty little secret, no matter how chaotic (or lackluster) life feels at the moment. Sure, you could easily get away with skipping your regular Brazilian bikini waxes and pedicures in the dead of winter or when you're not dating anyone. But I guarantee if you keep up the sexy little rituals even when you haven't been exposed to the sun/a man in months, you're going to walk around feeling more on top of things. And though I can't scientifically prove you'll attract more men knowing you're smoothed,

buffed, defuzzed, and polished all over, it often is a fabulous by-product.

Going Brazilian (For Those Afraid To Fly)

Okay, so you want to wax, but it just sounds too painful and too problematic. Well, here are a few tips:

- Never get a bikini wax during, or right before, your period. It will be far more painful (not to mention potentially embarrassing), as your skin is more sensitive then.
- Don't get your legs waxed while wearing a skirt. No matter how good the waxer, your legs will have little red bumps that make it look like you have either hives or chicken pox. The best bet is loose-fitting pants.
- Ditto, don't wax right before a hot date. No matter how hot the evening, no one wants to see anything red and bumpy anywhere.
- Take an Advil forty-five minutes before you start your wax to help keep any inflammation at bay.
- Do be specific. Suffice it to say I once told a waxer to take off what she thought would look good. Well, turns out that was *everything*. While the bare look may appeal to some, it's not what I was going for. Think of her as your hairdresser—while I wouldn't recommend bringing pictures, pointing out your "limits" is appropriate.
- Don't wear nice undies. You're getting a wax, not going on a date. Chances are your waxer will ask you to remove everything (especially if you're going Brazilian), and you may ruin your panties with any residual wax.
- Do ask if they have wax for sensitive skins. Most high-profile salons will have green or purple wax that contains soothing ingredients for a less painful experience.
- Don't feel obliged to chat. If chatting distracts you, great. If you'd rather focus on the pain just mention how tired you are, close your eyes, and try not to yelp.

MG TIP: Try a product called Tend Skin Liquid (www.tendskin.com) and apply daily to avoid ingrown hairs. I don't know why, but it's the only product I've found that really works.

MG TIP: You're not the only one spending half your paycheck at the salon. According to the American Demographics/NFO WorldGroup survey, 45 percent of women say they regularly have their hair colored or highlighted, 24 percent have regular manicures or pedicures, 16 percent have some part of their body waxed, and 11 percent get a facial on a regular basis.

MG TIP: If you're trying to find a trainer, head to your gym and ask for recommendations. Talk to other people this person has trained, and don't commit to a series of sessions until you've seen if you click.

MG TIP: If you'd rather cast a wider net, try www.respond.com, where you can fill out your request and get several trainers "bidding" on you as a client. It works in most major cities.

- Try to relax and not be embarrassed. Think of your waxer as an aesthetic gynecologist. She's sees what you've got going on ten times a day. Chances are she's seen many who are hairier/redder/bonier than you are.

Revel in Your Sensual Self

Stop thinking that the only time you need to feel sensual is when you're going out on a date. The truth is, you'll wind up feeling sexier overall if you take time to reward your body in private. So instead of always hopping in for a two-minute shower after the gym, block out time to soak in a bubble bath with vanilla candles all around you. When you step out of the tub, wrap up in thick, fluffy towels and take a generous five minutes to apply scented lotion to your legs. Rub it in slowly and deeply, working your way from the tops of your thighs to the tips of your toes, then give your legs a little squeeze. Instead of getting into sweats or flannel pajamas, slip into something silky so that you can enjoy how deliciously slippery your skin feels.

Get a Guru

There's a reason we pay people to keep our minds and bodies in peak form—it just works. If you think it's frivolous to invest in a personal trainer, Bikram yoga class, or hot stone massage, consider how much money you probably blow going to movies, eating out, and buying yet another pair of jeans—which only makes you feel more guilty when you can't fit into them. I dare you to cut down on those spending outlets for a month and redirect that extra cash toward something purely "you"—even if it's just a weeklong pass for spinning classes at your gym. You'll notice a sexy self-fulfilling prophecy: When you take the steps to treat your body right, you give off the vibe that *you* deserve the best too.

Hush Your Inner Critic

Charlize Theron says she feels sexier when she's carrying around an

extra ten pounds. Beyoncé doesn't apologize for her ample tush—she revels in it. Sure, you might be thinking, “Easy for these women to say; they were born gorgeous!” But that's not the point—they could easily find flaws if they looked hard enough. They're just not wasting their time. So how can you apply this mantra to yourself? Hold your tongue the next time you're tempted to bad-rap your body to others—when you insult a certain part of your body aloud (“my butt looks so big”), it has a funny way of drawing people's attention to it. And stop obsessing about your unattractive traits (bad skin, big thighs) and focus on your best assets. Maybe you have long, thick hair or beautiful arms—play them up by getting lots of deep-conditioning treatments or buying dresses that play up your upper half instead of your hips.

MG TIP: If you need more reason to not body-bash, a recent survey reported that five out of ten men (49 percent) think curvaceous women are sexy and two out of five (42 percent) admit they are actually *more* attracted to curvaceous women.

Buying Lingerie That Looks Classy, Not Trashy

Yes, feeling foxy starts from the inside out, but I'd be lying if I said that a fabulous slip or bra-and-panties set can't work wonders. Splurging on the prettiest underthings is an investment every MG should make. And though you don't always have to spend big bucks for quality, you should remember the basics:

Fit Is Everything

When you're wearing lingerie and it doesn't fit quite right, you're not going to maximize your assets. So when you try your pieces on, be realistic: Are your panties digging even the slightest bit around the waistline, or is your bra making your boobs look like two watermelons about to burst? Screw size. Different sizes will run differently depending on the brand, so if the large fits you better than the medium, buy the large and rip out the tag. You're going to feel foxiest in the size that has the perfect amount of “give” where your body needs it.

MG TIP: Toss any bras you've had for over a year. Wearing an old bra that doesn't have proper support can cause permanent droop.

MG TIP: I hate to say it, but you really should hand-wash your bras. But if that's asking too much (and for me it is), at least get a lingerie bag that will keep them from getting wrapped around the washer, and for the love of support, don't put them in the dryer—the elastic will stretch and break down.

HOW TO DETERMINE YOUR BRA SIZE



Sizes do vary by company, so the best way to know if a bra fits is to try it on. It turns out that 70 percent of women are wearing the wrong bra size! So figure out what your basics are before heading out.

To Measure

- While naked (very important), use a tape measure (or a piece of string measured against a ruler) to measure directly under your breasts. Add five inches to that measurement, and that's your bra size. If it works out to an odd number, go to the next even number up.
- Measure around the fullest part of your bustline. The tape should be held horizontally, and your arms should be down. Note that measurement and compare it to bra size (above).
- To determine your cup size, subtract the first measurement from the second:

1/2-inch difference = AA cup

1-inch difference = A cup

2-inch difference = B cup

3-inch difference = C cup

4-inch difference = D cup

5-inch difference = DD or E cup

- Lean forward to let the breast fall into the cups and fasten the closure on the middle set of the hook-and-eye.
- If the bra has a horizontal seam at the bottom, it should be parallel to the ground. If the seam goes up from horizontal, the straps are too tight. If the seam goes down from horizontal, the straps are too loose.
- Adjust the straps to give firm but comfortable uplift to the bust line. You should be able to run one finger smoothly under the straps to prevent digging into the shoulders.
- With the bra on, make sure the straps are vertical front and back. Straps not lying vertically indicate the wrong bra size or a poorly made bra. This also explains the problem of straps falling off the shoulders.

Quality Checks Are Key

Inspect buttons and beading for loose threads, and check for puckering of seams (give the fabric a tug to ensure that it's tightly woven). Also make sure that all lace and trim lie perfectly flat against your skin—if they bunch up when you try the garment on in the store, they'll certainly bunch up on you at home. And if you're going for underwire, lift your arms and do a few upper-body twists—if you don't feel the wire digging into the outer sides of your boobs, you're good to go.

Neutral Colors Are Classy

Pink, silver, gold, and red may be trendy, but they can border on tacky. Stick to white and black lingerie, or even nude—and steer clear of synthetic fabrics. Even if you're buying at Victoria's Secret, a well-chosen set of lingerie can look like La Perla.

Go Sexy in Daytime Too

While silk and lace may be perfect for evening, go for microfiber during the day; it's durable and easy to care for, and it looks great. Steer clear of lace, bows, or elaborately stitched cups—the details will show through a simple T-shirt, which isn't sexy.

How to Look Better Naked

Sooner or later you're gonna get naked, and even the most self-confident Modern Gal can feel down right old-fashioned and insecure. Luckily, there are some sneaky secrets to looking better in the buff:

- Try deflecting attention away from parts you don't like to parts you do.
- Keep your shoulders back (it will lift your boobs and make you look taller).
- If lying down, raise your arms over your head. It makes your breasts look firmer and higher. If you're sitting up and want to achieve the same effect, put your hands behind your head as if you're putting your hair in a ponytail.
- Lie on your side and tilt your pelvis forward. It will make your butt look tighter and your stomach flatter.
- Point your toes to make your legs look firmer and longer.

Writing Your Man a Love Letter That Will Make Him Swoon

It may sound hopelessly G-rated (and in the age of e-mail, ridiculously archaic), but sending your man a well-written *lettre d'amour* can be just as powerful an aphrodisiac as getting naked in front of the lens. In both cases you're stripping down and making yourself vulnerable. And for the sentimental guy, this subtle approach of put-

MG TIP: While I'm all for a little fun with your mate and encourage you to feel comfortable naked, for the love of Paris Hilton, don't ever do a nude photo shoot with a digital (or any other) camera, no matter how much you trust your photographer. And if for some reason you decide to do it anyway, stash your negatives somewhere very, very safe.

ting your lustiest thoughts to paper will give him something to hold on to until your next steamy encounter—even if you're simply slipping the note into his briefcase and seeing him later that night. Here's how to ensure that signed, sealed, delivered . . . he's yours.

Go Old-School

Even if you have barely legible, chicken-scratch handwriting, use a proper pen and thick, heavy-stock paper. Skip anything flowery or girly-looking. Remember: You're writing this note based on what will visually appeal to him—not the other way around. Seal it with an old-fashioned wax seal (you can pick one up at any stationery store).

Be Specific

If you're finding yourself lost for words, come up with a specific moment you two shared to pull him into the letter. It could be funny, sad, even angry. Don't censor yourself because it doesn't sound like a Yeats poem. The point is to stir up his emotions, and sometimes plain language and mundane moments can wind up reading as incredibly hot. As long as it's honest, it can be beautiful.

Skip Clichés

Yes, his eyes remind you of the ocean blue . . . but you can do better than that. If you're going to describe what you love most about him, make a separate list of words that pop into your mind when you think of him—jot them down as fast as you can without thinking too hard. Let's say one of the first words is "safe." Now apply that adjective to his eyes. "Calming eyes" sounds a lot more personal.

MG TIP: My mother once advised me never to put *anything* important in writing (as once it's on paper it ain't going away). While I've eased her restriction, I do recommend holding any letter (love or not) one day after you write it. Twenty-four hours later when he hasn't called and you saw him with another woman, you may be changing your tune, or at least your words.

Giving Your Man a Sensual Spa Massage

Not only can you turn your man to mush with the power of well-chosen words, you can do it with your hot little hands. Even if your guy is the macho type who snickers at the word “Shiatsu,” he’ll be begging for your randy at-home therapy from now on. Just follow these tips adapted from Larry Costa, owner of The Parlor, a day spa in New York City, and author of *Massage: Mind and Body*, and Alison Lister, a professional masseuse in Los Angeles.

MG TIP: If your mattress is super-soft, your bed isn’t ideal for a massage. Layering blankets over cushions on the floor or using a futon will give him the firm but padded surface he needs.

MG TIP: Avoid using those “sensual edible” massage oils. They tend to get sticky (most have corn syrup) and cause a big mess. Also avoid everyday body lotions, which absorb into the skin too quickly.

Massage Move 1: Set the Scene

A great rubdown starts with Zen surroundings:

- **Blissful bed:** Put fresh sheets on your bed and dust them with a little talcum powder so the fabric feels ultra-smooth.
- **Low lighting:** Dim the lights, unplug the phone, and turn any clocks with flashing numbers toward the wall.
- **Seductive scents:** Light scented candles, preferably in vanilla, pumpkin, or lavender. These scents scientifically proved to arouse men.
- **Soothing sounds:** Pop in a CD with a slow, soothing beat and no lyrics, such as an ocean waves soundtrack or a chill lounge CD.
- **Aromatherapy:** Set a bottle of massage oil on your nightstand. Orange and lavender have calming effects; peppermint, rosemary, and eucalyptus are anti-inflammatory and reduce aches and pains.
- **Warmth:** Body temperature drops during massage, so adjust your thermostat to 70°F or warmer to help his muscles relax. If the room’s too drafty, his muscles will tense up. Chances are he’ll be naked, or in his boxers. You may want to wear a sexy negligee or his roomy T-shirt.

Massage Move 2: Assume the Position

Your goal is to have as much skin-to-skin contact with your man as possible:

- **Straddle him:** With your man lying down on his stomach, straddle him, making sure to sit below his tush. Next, place your hands flat on his upper back, hold them there for fifteen seconds, and ask him to inhale deeply. This signals him to slow down his breaths and introduces him to your touch.
- **Start stroking:** Squeeze a few drops of oil into your palms and rub them together to heat up the oil. With your hands next to each other and fingers together, glide your hands down his back, keeping the pressure light, but never taking your hands off his skin. At the end of each stroke, slide your hands back to the start position. Repeat ten times.

MG TIP: Avoid startling him with cold hands on his back. Try running your hands under warm water before you begin. You can also warm up the oil by running the bottle under hot water for a few minutes.

Massage Move 3: Show Him You Knead Him

As you do these moves, start slowly and gently, and work your way deeper.

- **Warm up his shoulders:** Using the pads of your fingers and thumbs, gently grip the fleshy part of his shoulders, (don't be shy; the more skin you grab, the less it will pinch). With your thumbs leading, push his skin forward and upward with each stroke. If you feel a knot, apply steady pressure to the spot with your thumbs for ten seconds. But don't press too hard. Since your man probably won't say, "Babe, stop! You're using too much pressure!" (it's a macho thing), check to see if his eyes are open or other parts of his body are clenched. If so, use less of an iron grip.
- **Give his lower back and tush TLC:** Move around so you're kneeling at the base of your man's head. Place the heels of your hands at the base of his lower back, right where his buns begin. Keep your fingers raised so all the pressure is in the heels of your hands. Lean

MG TIP: Be sure to use your whole hand. Even if your hands are small, you can make them feel large by spreading out your fingers and moving your hands together as a unit.

forward with your arms straight and apply firm pressure for ten seconds. Next, run your hands down to his butt, and with flat palms, rub his left cheek in large counterclockwise circular motions and clockwise circles on his right cheek.

Massage Move 4: De-Stress His Legs and Feet

Lucky for your man, he has thousands of nerve endings on each of his feet, just waiting to be pleased.

MG TIP: Be careful around his shins—he may be sensitive there from sports injuries.

- ***Knead the backs of his thighs.*** Kneeling over your man, make a loose fist and place your hand, knuckles down, at the top of his thigh. Apply firm, constant pressure as you push forward, working down to just above the back of the knee. Repeat at least six times. Slide your hands down to his calves and give them a few good squeezes.
- ***Ask him to roll over:*** You want his feet to be facing upward for maximum results. Grasp his left foot in both hands and position your thumbs next to each other on the fleshy part at the top of his sole. Push your thumbs outward, like you're smoothing wrinkles out of clothing. Starting with the big toe, tug each of his toes and pull up on them a little.

Massage Move 5: Relax His Arms and Hands

Don't skip over his arms and hands; they're some of the most over-worked parts of his bod.

- ***Give his biceps a simultaneous squeeze:*** Slide down to his wrists, and using your thumbs, slide them outward across the tendons and muscle fibers on the tops of his forearms, working your way up to just below his elbow. Repeat twice.
- ***Get handy.*** Lift his hand, palm side up, and with your thumbs, push forward and out on his palms as if you're flattening a crease out of clothing. Then knead the fleshy part of his palms in a circular motion and give each finger a gentle twist and pull. Ahhh.

Massage Move 6: Stimulate His Scalp

Spas often save head rubs for last because they're both relaxing and exhilarating—a perfect ending to a muscle-melting massage.

- **Cradle his head in your lap:** Sit cross-legged at the base of his head, so that his neck is resting on your calves. Gently turn his head to the left, fan your fingers out on the side of his head, and rub in small circular motions. Repeat on the right side, moving your hands closer to his hairline. When you reach his hairline, move your fingers in tighter, firm circles, moving down to each of his temples.
- **Do a light head-scratch:** For the finisher, lightly scratch his scalp (only if you have short nails) for an invigorating rush. You may hear him moaning with pleasure at this point. Prepare to be worshiped for the rest of the evening.

MG TIP: Don't be afraid to ask questions. Feedback is a good thing. The answers to questions like "Is this pressure okay?" can be very helpful in gauging his enjoyment.

I'm in the Mood for Love, and Not Simply Because I'm Ovulating . . .

There is a time in every new relationship when a massage alone just won't cut it. Both of you have been holding out for what feels like *ages* and know that full-body contact is right around the corner. When you're out on dates, you look at the menu and read "*sex frites*" instead of "*steak frites*." Even the most innocuous love scene at the movies makes your neck prickle with sex. Oops, *sweat*. The anticipation of getting him naked is killing you.

Should You Follow the Rules?

What happens if all of the feelings described above happen on your first date? We're talking about the kind of guy who not only *had* you at hello, he had you fantasize about *having him* at hello. Well, those lovely authors of *The Rules* would tell you you're being a complete fool

to give it up so quickly. *He won't call back. He'll think you're a slut*, they warn. And yet, a close friend of mine who's been married eleven years admits she got it on with her husband on their very first date. "Lust at first sight," she called it. "We just didn't see the point in waiting." Oh, and the girls who wrote *The Rules*? They're both divorced now.

Clearly, there are two different camps: the *gung-ho* gals and the *good-girls-don't* gals. So where do you fit in? Well, instead of worrying about what *he'll* think, examine your own motivations. Do you want to sleep with him right away because you're in the mood for a wild romp? If you're only in it for the physical release and have low expectations about turning it into a relationship, go for it without guilt. Who knows? It may turn into something more, just like it did with my friend. But at least you're not going to be diving into Ben and Jerry's and watching reruns of *Antiques Roadshow* if it doesn't. Not that I'm speaking from personal experience, but let's just say Ben, Jerry, and I are on a first-name basis.

Now, if you do find yourself getting emotionally attached (i.e., you're envisioning going on weekend trips together) and are hoping that kicking your intimacy up a notch will make your relationship evolve into something more, put your panties on ice. It certainly doesn't mean you can't indulge in some extended south-of-the-border oral play—he won't get frustrated and you'll feel like you're going at a comfortable pace. Another get-closer move: Take a steamy bath together so you can get acquainted with every slope, curve, and sweet spot on each other's bodies. It may sound a little Jessica Simpson-esque, but the more time you give your guy to crave you as a whole person, not just a fast fling, the deeper and more meaningful your "merger" will eventually be.

Can I Ask Him About His Exes? How Do I Stack Up?

Though it's tempting as hell to want to know who graced his bed (and how), resist digging for the dirt from his past relationships. Yes, it could give you insight to what he likes in bed and doesn't, but you're better off asking him more vague questions about his sexual preferences in the heat of the moment.

On the flip side, telling him what worked with your ex sexually

and what didn't is strictly off limits. You might think it will be helpful, but too much blabbing can backfire. An MG knows that even the most confident man's ego can be fragile—bring up Mike from freshman year biology seminar or François, your summer fling from Europe, and his penis will deflate faster than a kiddie balloon.

I Slept with a Friend . . . Can We Go Back to Being “Just Friends”?

Hey, it happens. Maybe you went on a few dates with a pal of a pal but weren't sure if you were truly attracted. Perhaps he's a guy friend for years who always harbored feelings for you. Or a coworker you've gotten extremely jokey and comfortable with. Whatever the setup, add booze and a little horniness, and what do you have? A one-night stand.

The easiest way to make it clear that you don't want the sexual relationship to go farther is to nip his expectations in the bud as soon as possible. Say something to the effect of, “Last night was incredible . . . but I'm in a place right now where I'm not ready to be in a sexual relationship. Can we still hang out like we did before?” That way, you're being direct but still sparing his ego. Unless he's broken-hearted beyond belief, he'll say of course you can. Whether that winds up being true or not, time will tell. To increase your odds of the friendship surviving, hang out with a group of friends for your next few social outings so you can establish boundaries once again.

What Men Love Most in Bed

Assuming you're with a guy you actually *want* to continue a sexual relationship with, it pays to know what pushes his hot buttons. Ask any guy what he craves most in the sack, and he'll likely answer “*more sex!*” But the truth is, once you peel back a few layers, you'll find that most guys do have a few universal desires that keep popping up again and again. Though every man is different, sex experts and numerous surveys will tell you that the majority of the male species go ga-ga over the following:

MG TIP: Skip the curse words and derogatory terms . . . if he finds that sexy, you may want to trade *him* in.

A Vocal Partner

Imagine watching your favorite movie with no sound. It would be pretty darn boring—and you wouldn't have much of an idea of what's going on. Same goes for sex. If you stay stone-cold silent throughout the entire frisky feature, not only will your guy feel less engaged, he'll get no feedback about what's turning you on or off. If you feel shy about saying "Honey, just a little to the left," or "Yeah, like that, harder/faster . . ." a little moaning can do the trick. When he's giving you the right touches and the right amount of pressure, a few strategic *oohs* and *ahhs* clues him in to the fact that you want him to keep up steady pressure. If he's not doing something you like, gently use your hands to redirect him where you want him to go. Half of his gratification in bed is knowing he's thoroughly pleasing you.

Speaking of stepping up the lip service, many men dig a little dirty talk. And while you're in no way obligated to indulge his fantasy if it doesn't appeal to you too, you can test the waters by describing exactly what you love about his body, or why you're getting off on what he's doing to you. See how it feels—for some women, being a little verbally experimental is a way of establishing even more intimacy with their partner.

You on Top

Unlike women, who need all their senses to be warmed up for sex, all men need are their eyeballs to get aroused. Which may be why recent *Cosmopolitan* polls have reported that girl-on-top sex is so pleasing for a man—besides seeing you take charge, he gets a full-body view of your breasts, stomach, and down below, in all your bouncing glory. (And hey, the notion that he gets to lay back and relax while you do all the grinding is appealing to him too.) But the bonuses aren't just for him. When you lean forward and rub against his pelvis, you get both clitoral (exterior) and G-spot (interior) stimulation . . . leading to bigger, better orgasms.

Spontaneous Sex

No matter how satisfying it is, doing anything in a routine fashion—be it the same workout or the same lunch every day of the week—can get old. This is why guys love it when their partners mix it up on a regular basis. No, this doesn't mean you have to don a latex cat-woman suit and spank him from the ceiling fan. (In fact, I don't recommend it.)

But start expanding your idea of where, when, and how you have sex. For example, if you always head to the mattress for nooky, try doing it on the couch, kitchen counter, bathroom sink, or even outside when the urge strikes. Or propose having a quickie ten minutes before you're due at a dinner party or pull him into the bathroom at a cocktail shindig for a little fast love—the flush on his face for the rest of the night will be priceless. And if you always do it with the lights off at night, try surprising him on the weekend by pouncing on him in the middle of the afternoon in broad daylight. You've got nothing to hide, baby.

How to Be the Best He's Ever Had

Odds are, if your man is panting, sweating, and has a smile plastered to his face postsex, he thinks you're amazing. But there's always more room for erotic improvement—and these little bedroom boosters will pay off for both of you.

Do Your Kegels

Your vagina is like a muscle; the more you exercise it, the better it will work for you. Kegel exercises will strengthen your vaginal or "PC" (pubococcygeus) muscle in the pelvis, leading to stronger orgasms. Contract as if you're trying to stop yourself from peeing for two to three seconds, and then release. The best part about these exercises is that you can do them at work, while you're driving, or even on a date . . . and no one will ever know.

MG TIP: Another tip to enhance your pleasure: Grind on top of him in a figure-eight motion; his penis will stimulate all around the inside of your vaginal wall, bringing you more intense sensations.

MG TIP: No matter where or how you get jiggy, remember these rubber rules: A condom keeps for four years after it's made. Always check the date on the box. If you see the letters "M-F-G," that tells you the manufacture date. Some packages are marked "E-X-P," which of course indicates the past-due date. Don't use a condom even one day later . . . and if you have any doubt, throw it out.

MG TIP: Avoid all oil-based lubes, like Vaseline and lotion. They can break down the latex in his condom.

Lube Up

You heard it here first: Wetter is better. The more lubed up you are, the more easily your man can glide in and out of you during sex—and the more pleasurable sex will be for you. Have your man apply a nickel-sized dollop of lube around your vaginal area (not inside) and prepare for some seriously heightened sensations. Just make sure you go with brands that are water-based or silicone-based, such as K-Y Liquid and Astroglide. The K-Y brand also offers a new product called K-Y Warming Liquid—which will stimulate your nerve endings even more.

Have Solo Sex

According to the comprehensive book *Sex in America: A Definitive Study*, up to 40 percent of women report never masturbating. But the thing is, the more in touch you get with yourself privately, the more you'll know about what turns you on, and the better you'll be able to show your partner exactly how to repeat the performance. For starters, try fantasizing while touching yourself after you've showered and slipped into bed (or under the stream of the showerhead itself). That's when you'll be most relaxed.

Locate Your G-Spot

You may already know how much pleasure your clitoris can give you, but the G-spot is another orgasm-inducing spot on your body that can bring you just as much pleasure. Also practice finding your G-spot. It's a dime-sized erogenous zone located just underneath your front vaginal wall. Find it by inserting your finger inside your vagina and making a "come here" motion with your finger. Once you know where it is, you can maximize your man's chances of hitting it by getting into doggy-style or leaning back in the girl-on-top pose.

Pleasure His Perineum

The P-word is rarely talked about but highly pleasure-inducing for your man. The perineum is the smooth patch of skin located between his testicles and anus, and applying light pressure there with two fingers when he's about to orgasm (whether you're pleasuring him orally or having sex) will give him even greater sensations.

Exercise

Hopping on the StairMaster or going for a quick jog is good for your body, but who knew it could make you more randy? Experts say that exercise stimulates your sympathetic nervous system and increases the amount of endorphins ("feel-good chemicals") pulsing through your body. Hit the gym more often, and you may find yourself hitting the mattress more often—something no guy complains about.

THE LITTLE PERKS OF GETTING LUCKY



If you have to think really hard to remember the last time you got lucky, you may have hit a sexual plateau. Besides the obvious, here are three reasons to have more sex:

- *Booty Bonus 1:* Sex can actually release natural endorphins ("happy drugs") in the body that can relieve stress and depression, act as a natural pain reliever that nixes cramps, headaches, and PMS.
- *Booty Bonus 2:* Sex three times per week for a year equals 7,500 calories burned.
- *Booty Bonus 3:* Sex increases the levels of oxytocin in your body (aka the "bonding hormone"), which can increase your overall sense of well-being. And when you feel better about yourself, you feel sexier, and that leads to more fabulous sex.

MG TIP: While some foods may help your evening of fun, others may hinder it. Garlic, onions, and beans are pretty obvious, but be careful of dairy. It can cause gas and bloating if you're even a little lactose intolerant. Speaking of gas, beware of carbonated drinks like soda, beer, and even red wine. Whole grains like bran and wheat can make your tummy seem bigger, and anything with fiber can cause cramping and discomfort once you hit the sheets. So avoid veggies (especially broccoli, carrots, and cauliflower).

Feed Each Other Super-Sex Foods

Hot sauce contains capsaicin, which causes a reaction in your body that's similar to sexual arousal. Pumpkin seeds and peanuts have been proved to stimulate arousal in men, and the high concentration of zinc in oysters boosts a man's virility as well. Sprinkling a little nutmeg on your latte won't hurt, either—this spice has long been known to have aphrodisiac properties. Meanwhile, don't OD on wine. One glass can make you randy, but too much will only leave you and your guy feeling sexually sluggish.

Being Kinky-Lite in Bed . . . Should You Really Go There?

Each of us has a different comfort level when it comes to being sexually experimental. But sometimes it pays to push past your natural booty boundaries. Here are common taboo topics that may arise between you and your man . . . and how to know if a little erotic exploration is really right for you.

Taboo Topic 1: Vibrators . . . Why They're Generating Buzz

More than ever, vibrators are gaining in popularity. Even uptight Charlotte from *Sex and the City* realized how many jolts of pleasure a little tool like the Rabbit can bring you. However, according to Tracey Cox, author of *Supersex*, only 26 percent of women ages eighteen to thirty-five admit to using a vibrator at least once. If you're part of the other 74 percent and feel too weird about buying one, get over it. If you cannot bring yourself to orgasm with your guy or using your fingers alone, this titillating tool can be your magic key.

No one expects you to walk into a sex shop and buy a batch of vibrators. A more discreet route: Go to www.mylpleasure.com do some browsing and make a secure online purchase. If you're not into the idea of a full-pledged vibrator, there are also smaller egg-shaped buzzers that you can use externally to stimulate your clitoris.

Taboo Topic 2: Threesomes . . . Are They a Good Present to Give?

Wild Things. Laurel Canyon. American Pie 2. Sex and the City. We've entered an age where the two-girls-and-a-guy scenario is being portrayed as deliciously de rigueur on-screen. And according to a recent poll in *Cosmopolitan*, threesomes are fast becoming men's top sexual fantasies (think Britney and Madonna). But is bringing another woman into the bedroom right for you? And would she be a complete stranger, or someone you both know well?

Though the prospect of sharing your man with another woman may seem perfectly hot in theory, you may realize that in practice a bunch of other emotions are stirred up that you may not be equipped to deal with. First, you may wonder, "If I'm attracted to this other girl, does this mean I'm gay?" (Probably not, but you still may feel conflicted.) Second, you may suddenly feel "cheated on" when you see him lavishing physical attention on another chick right in front of your face. And last of all, if your man likes your threesome a lot more than you do, going back to just-the-two-of-you-sex will bore him. Do you really want to take the chance?

MG TIP: Once you feel comfortable using your vibrator, don't hide it away as your "dirty little secret." Chances are, if your guy truly wants you to feel as much pleasure as possible, he will be happy to use it on you in addition to stimulating you with his own bod.

Taboo Topic 3: Phone Sex . . . How Do I Have It Without Feeling Stupid?

For long-distance couples, putting your sex life on hold is a fact of life. And if you or your man frequently takes business trips, you have to take similar passion pauses. But having an out-of-sight, out-of-libido approach to love doesn't have to be the only option. Enter aural sex.

The trick to feeling frisky and natural with your man over the phone is to get yourself in the mood first. Slip between the sheets, turn on some sexy music, play with your newly purchased vibrator, and start fantasizing about your man. Then dial. The quickest way to get him in the mood is to describe what you're wearing, doing, or wishing he would do to you at that very moment. Don't be alarmed if he's taken aback at first (remember, he didn't know he'd be getting a frisky call). If you feel him backpedaling, take a subtler approach by

describing a specific part of his body that you love so much. Once you get a little sexy repartee going, encourage him to pleasure himself while you dip your hands down south. Nope, it's not as good as the real thing, but you're creating an intimate connection that will have you even more excited for a randy reunion.

Taboo Topic 4: Porn . . . Should I Be Grossed Out That My Man Logs On?

The truth is, men are logging onto porn sites faster than you can say "cybersex." A nationwide survey of 1,031 adults conducted by Zogby International and Focus on the Family found that 37 percent of males between the ages of eighteen to twenty-four admitted they had visited sex sites. And 18 percent of married men also admitted viewing these sites.

So, should you be worried if you caught your man engaging in a little dirty dial-up? Or perhaps the more important question is, should you turn your head or try to get in on the action so you feel more in control? If you don't like the idea of watching porn . . . I don't blame you. A bunch of Jenna Jamesons crashing into each other and yelling out hysterically for the affections of some plastic-looking excuse for a male soap star doesn't exactly get me red-hot either. But having a discussion with your man about ways to explore the topic together may result in your reaching a happy medium . . . where he introduces you to things you didn't even know could turn you on.

Well, I can't tell you everything (hey, my kids are gonna read this!). So for any further advice, I refer you to my resident expert . . . *Cosmopolitan*.



CHAPTER 9

Savvy **Survival** Skills

Okay, sad story. When I was twenty-two, my mother died suddenly. My brother and I were left to handle her somewhat confused estate, to keep our home from being foreclosed upon, our family from crumbling, and her business from turning into a chaotic circus.

Just to put this in perspective, my biggest concerns up until then had been dating, shopping, hanging out with roommates, and indulging in post-college discussions along the lines of—"Maybe I'll just move to Italy and become a famous cafe-owning sculptress" or "Hey, let's all go road-tripping across the country."

The fact is, I had no idea about all the adult things I'd have to learn at lightning speed as soon as my mother wasn't there to do it for me. Things like buying a car on my own seemed like brain surgery. It was as if I was told to check my fun days at the door and enter this weird, freaky, serious world I wanted nothing to do with. And while my brother and I got through it together—learning more than ever about the value of family, I might add—I realized in a ridiculously huge way how ill-equipped I was to be considered a real adult.

While I hope your induction into adulthood isn't this dramatic or well, depressing, there are still some savvy survival skills that every

Modern Girl is better off knowing sooner rather than later. Because even though topics like investing, mortgages, and home repairs seem tedious and confusing, having an arsenal of tricks up your sleeve will make you a billion times more confident as you enter into a new, more sophisticated stage of your life. Who knows? Five years from now, you might be sharing this wisdom with a younger, more naive MG who'll be so thankful, she'll want to pay you back with multiple lunches and cocktails. My advice? Charge interest.

Modern Girl Personal Finance 101

I know, I know: Most MGs glaze over at the terms 401(k), FICO score, or Roth IRA. And I don't blame them—it's not exactly *fun* to think about. In fact, all kinds of cash talk turns me colder than an ice cream truck.

We've all heard the phrase, "Love of money is the root of all evil," but the freedom to indulge in such blissful activities such as a day at the spa, dinner at a hot new restaurant, or a trip to buy a pair of new Manolos comes only from having a little of the evil stuff left over at month's end. And to do that, you've gotta stay on top of your cash flow and employ some tricks to make your savings magically grow.

But the good news is, taking charge of your finances isn't rocket science (if I can do it, so can you). Read on as I shed light on all-important personal finance topics, so that going forward, you'll feel confident and secure that you've made the best choices regarding day-to-day finances, personal credit, major investments, and insurance options.

How to Balance Your Checkbook in Five Minutes or Less

Fact: My first year out of college, I balanced my checkbook as often as I cleaned the inside of my oven. Why bother? I thought. I certainly wasn't going to be one of those nerdy people who wasted my time hand-tabulating figures that would wind up being sent to me in a nice

neat statement from my bank. If they were going to do all the work for me automatically, there was no point in doing my own calculations.

My wake-up call came the day my bank informed me that I'd bounced not one but two checks. *Oops.*

Here's what happened: My most recent statement told me that I had just enough cash in my (very *lean*) account to keep me covered. But since I'd been too busy to bother writing down a number of debits and checks in my checkbook for the past week, I didn't realize that my account actually had less in it than my statement showed. Let me tell you—the most embarrassing part wasn't paying the penalty fees for bouncing the checks. It was having to face my yoga instructor and my neighborhood dry cleaner and apologize: "Really! You can go deposit this *new* check today! I promise, it will never happen again!"

The truth is, if you don't balance your checkbook, you can't be certain of how much dough you have in your account. Your statement will tell you how much your bank thinks you have, but if you have deposits in transit and outstanding checks, the numbers get skewed. Which leaves *you* screwed. Here's how to stay on top of things:

You're-So-Money Step 1

Record every single check you write, every check you deposit, and every ATM withdrawal you make—even if it's for twenty bucks—in your checkbook. Make a deal with yourself that you'll jot down the check number, vendor, and amount (or the ATM withdrawal amount) in your checkbook *immediately* after the transaction takes place. If you don't carry your checkbook, assign a piece of paper for this task. Make it a habit—like moisturizing after each time you shave.

MG TIP: Order "duplicate" checks. These leave you with a copy of the check you just wrote, so if you don't have time to enter it immediately, at least you'll have a record when you do it.

You're-So-Money Step 2

Keep all of your statements in an accordion file. Each month, compare your bank statement to the entries you've recorded in your checkbook. Whip out a red pen and put a little check mark next to each transaction in your checkbook registry that you see on your statement.

MG TIP: Splurge on a nice wallet with a checkbook holder. Although I don't actually keep my checkbook in there, the compartment is perfect to store ATM or credit card receipts.

MG TIP: If math was never your strong suit, consider investing in Quicken, a computer program that will automatically tabulate for you. Although it takes an age to set everything up, after the initial time investment, I found it went much quicker than doing it manually.

MG TIP: If you're off by a few cents, you can "reconcile" and call it a day. But if you're off by more than a few dollars, you'll have to do it again, as you may have missed something important.

MG TIP: Two words: overdraft protection. Basically, it's an insurance policy you sign up for with your bank so they'll cover you if you accidentally bounce a check. Here's how it works: If you write a check for more than you have in your checking account, your bank will take money out of your savings account or credit card to cover the amount you owe. Overdraft protection only costs a few extra bucks each month, but it'll save you on those (hopefully rare) occasions when you have a banking brain fart.

You're-So-Money Step 3

Look at your bank statement and locate the final balance (all the cash that's been both deposited and deducted).

You're-So-Money Step 4

Now look at your checkbook again. Are there any deposits that aren't checked off? Add those amounts to the balance you see on your statement.

You're-So-Money Step 5

Look at your checkbook one more time. Are there any withdrawals, ATM debits, or checks that aren't checked off in your checkbook? Subtract this from your new balance.

You're-So-Money Step 6

Take a look at your statement and checkbook. They should look more identical than the Olsen twins. If not, take a swig of Chardonnay and start again.

The Art of Getting Kickass Credit

Having a fat checking account is great, but unless you're as rich as J.Lo, many important things in life cost more than you can pay for up front. That's where credit comes in. Credit is essentially a loan from the bank to finance anything from a new dress to a car to purchasing a home, based on the probability that you as the customer will pay the bank back over time.

So, as opposed to dropping \$35,000 for a year of grad school up front or \$200,000 for your new home, you will pay a manageable fraction of this full amount—say \$3,500 for the year of education or

a \$20,000 down payment for the home. Then, the bank will expect you to pay off the remainder over time through periodic payments, usually monthly. This is referred to as the “principal” portion of your loan.

APR Explained

Now here’s the catch: When you pay back those mini-payments every month, the bank tacks on a little extra cash called the “interest” portion of the loan. Usually stated as the “APR” (Annual Percentage Rate); this is the yearly cost to you for borrowing the money. The higher the APR, the more you will pay over and above the amount that was loaned to you. Your APR can drastically affect the cost of borrowing money. Generally speaking, the APR on education loans is the lowest (3 to 4 percent), followed by mortgage loan APRs (6 to 7 percent), auto loan APRs (7 to 8 percent) and credit card loans, which are far and away the most expensive type of loan (12 to 20 percent).

How Can I Get a Low APR?

You may not know that every time you use credit in the form of a credit card, personal loan, auto loan, or student loan to buy clothing, finance your new car, or pay for tuition, your transactions are being monitored by your bank. All of this information is reported to the three national credit bureaus, which each produce what is known as a “FICO” score. FICO stands for “Fair Isaac & Company,” the largest provider of consumer credit information. The FICO score basically reflects your relationship with credit and if you’re a good borrower who pays back loans on time or if you’re often late or miss payments. Based on this score, you will receive either a high or low APR.

Higher APRs are charged to riskier borrowers (by “risky” I mean the bank doesn’t trust that you’ll pay them back) to compensate the bank for taking greater risk. FICO scores range from 350 to 850 points, with the lower FICO scores being more risky/higher APR and the higher FICOs being less riskier/lower APR.

MG TIP: Lots of people play a constant switching game moving balances from cards with high interest to those that offer low interest for a year. And then they do the same thing again. My feeling is that if you have very high interest rates on one or two cards and are only able to make your minimum monthly payment, then transferring balances to lower interest cards will help you to pay them off and lower your debt to credit ratio. But look to transfer balances to cards with a consistent low interest rate, rather than a phenomenal teaser rate that expires in six months, so that you won’t have to keep surfing from card to card once the teaser rate expires.

MG TIP: If you have trouble remembering to pay your credit cards and utility bills on time, sign up for Auto-Pay. To set this up for your cable bill, for example, simply call the customer service number on your monthly bill, give them your credit card info, and be sure to check the statements they sent you to make sure they didn't accidentally overcharge you one month. You can also use Auto-Pay to pay off your monthly credit card bills. You need to set this up with your credit card company's customer service division, and provide the company with your checking account number. Each month, the amount you owe will automatically be deducted from your bank account. However, you should always still review your bill to make sure there aren't any erroneous charges.

MG TIP: Don't close unused credit cards as a short-term strategy to raise your score. Don't open a number of new credit cards that you don't need, just to increase your available credit. This approach could backfire and actually lower your score.

Factors That Make Up Your FICO Score

- Payment history: 35 percent of score
- Current credit usage: 30 percent of score
- Length of credit history: 15 percent of score
- Applications for new credit: 10 percent of score
- Total credit types (mortgage, loans, cars, credit cards, etc.): 10 percent of score

A History of On-Time Payments

This is the biggest ingredient—35 percent of your total score. Lenders want to see that you've paid all of your bills on time—mortgage, utilities, credit cards, loans, and so on—over the past seven years. The more recent the lapse, the more it hurts your score. Not to tell tales on my oh-so-fab hubby, but he used to forget to pay his bills. He figured the companies wouldn't mind waiting an extra week or two while he tended to more pleasant tasks. So while he had the money, his credit rating was suffering. I, after having learned my lesson from having bounced checks, would pay bills so early (the moment I got them), the credit card companies earned interest on money that could have been sitting in *my* bank account. The moral of the story? Stick to a schedule in which you pay bills twice a month—once at the beginning and once in the middle—which will allow you to be on time without being too early.

How Much Credit You Use Each Month

This makes up 30 percent of your score. For an auto loan, FICO takes the ratio of the original loan amount to the balance you owe on the loan. With credit cards, it's the credit limit on your card versus your current monthly balance. If the amount you owe is close to your credit limit, that is likely to have a negative effect on your score. On the other hand, keeping your balances low or zero and not maxing out your card will make your score higher. Additionally, having large lines of unused available credit makes you look stable in the eyes of creditors and banks. This will give you a better chance to get a lower APR when you're applying for a mortgage or auto loan.

Length of Credit History

This accounts for 15 percent of your FICO score. Generally, FICO scores consider the length of your credit track record. The longer you've been a reliable credit user, the higher your score will be. If you are just coming out of college, with only one year of credit history, this may be one of the weaker components of your FICO score. But that can be offset by other factors, such as timely payments and low balances.

Recent Credit Checks

Have you applied for new credit recently? Many scoring models consider whether you have applied for credit recently by looking at "inquiries" on your credit report when you apply for credit. If you have applied for too many new accounts recently, that may negatively affect your score. Also beware of offers from stores that give you, 10 percent off a purchase if you sign up for a card that day. Turns out, it's rarely worth the 10 percent savings. Why? Because every time you sign up, the employee will run a credit report to approve you for the card, which will lower your FICO score. Save this offer for the big stuff, like \$200 saved on a \$2,000 couch, not \$5 on the \$50 sweater at the mall. Also, the number of credit inquiries from lenders in recent months is 10 percent of your score, and too many will lower it. This will hurt you when you're seeking a mortgage or auto loan. However, not all inquiries are counted. Inquiries by creditors who are monitoring your account or looking at credit reports to make "pre-screened" credit offers are not counted.

Paying Off Different Kinds of Debt

The final 10 percent of your score comes from how well you're able to put a dent in your debt, whether it's for credit cards, car loans, or college loans. Most of us have \$8,000 of credit card debt. And the biggest mistake a MC can make is not to pay it off ASAP because the interest rates are highest on credit cards.

MG TIP: If you have been managing credit for a short time, don't open a lot of new accounts too fast. New accounts will lower your average account age, which will damage your score if you don't have a lot of other credit info. Also, rapid account buildup can look risky if you are a new credit user.

MG TIP: To find out your FICO score, go to the consumer website for Fair Isaac (www.myfico.com). It costs \$38.85.

MG TIP: Get in the habit of checking your credit report every six months from each of the three national bureaus to make sure there are no random credit cards opened in your name or suspicious inquiries on your account. With identity theft at an all-time high, monitoring your credit report is about the only safeguard you have. If a credit card has been stolen, your wallet has been misplaced, or you suspect you're the victim of identity theft, call the national bureaus on page 314 to ensure the theft or suspicious activity is not a strike against you and that your credit profile is kept healthy.

- Equifax 800-525-6285
- Experian 800-301-7195
- TransUnion
800-680-7289
- The Social Security
Administration also
has a fraud line at
1-800-269-0271.

How to Build Your Nest Egg (Even if Your Egg's Smaller Than Sevruga Caviar)

Do you want a guaranteed 20 percent return on your money? Well, pay off your credit card debt. Because that is what it is costing you in monthly APR (interest rates) on the outstanding balance for each month. There are very few investments out there today that return 20 percent, so it wouldn't make much sense to invest \$1,000 at an 8 percent return while you have a \$1,000 credit card balance charging you a 20 percent APR. This would lead to an annual loss of \$120! So focus on paying off all of that high-interest-rate credit card so you can move on. Now it's time to think about porking up your piggy bank. By 2017, the government will be paying out more in Social Security than it takes in, so the time to start saving is *now*. If you're smart about socking away your money into the right investments, you'll be livin' the good life in your later years.

Sure, you may say, "Why bother saving for when I'm sixty? I'm only in my twenties!" But the beauty of saving now is that you'll be compounding your cash over time, explains financial whiz Suze Orman. Let's say you're twenty-five years old and put \$100 each month into a good mutual fund within your retirement account. By the time you're sixty-five with normal market returns, guess how much you'll have? One million dollars! But if you wait until age thirty-five to start saving, you'll have only \$300,000. If you wait until you're forty-five, you'll only have \$97,000. Saving early is everything!

Nest Egg Builder 1: Your 401(k)

Contributing to your 401(k) each year is basically your way of getting free retirement money from your employer (what a brilliant idea!). Financial planners recommend you save at least 10 percent of your income if possible. Here are the bonuses for doing so:

401-Fabulous Perk: It Makes Your Company Pay Up

For example, many companies will match the amount of money you put into your 401(k) at fifty cents on the dollar, or dollar for dollar.

That means if you put in \$3,000 this year, you could wind up getting \$6,000 total. Of course, there's a limit to how much a particular company will contribute, as well as the amount the federal government will allow you to contribute before and after taxes (meaning you are not charged income tax on a certain portion of your contributions). The pretax limit rose to \$13,000 in 2004, and will increase gradually to \$15,000 by 2006. But if you want to save more than that, you can contribute on an after-tax basis as well, up to \$41,000 combined (pre and post-tax) a year.

MG TIP: To get the full benefits, put in at least as much cash as your company will match.

401-Fabulous Perk: Reduce Your Taxable Income

The first \$13,000 of your 401(k) contributions comes out of your pay *before* taxes are withheld. So, if like me, you cried when you got your first paycheck because you realized how much the government gouges out of your monthly check, you'll realize how fabulous this pretax feature is.

401-Fabulous Perk: Tax-Deferred Growth

With a 401(k) plan, you're not taxed until you hit retirement, which lets your money compound more quickly than it would if it were taxed yearly.

Choosing Your 401(k) Investments

Your 401(k) is made up of a mix of stocks and bonds. You're limited to the investments your employer chooses for your 401(k) plan, but contact your company's employee benefits rep to discuss how much flexibility you have within those constraints. If investing makes your skin crawl, go with what's called "a broad-based index fund," which is a secure, conservative portfolio that's professionally managed for you. That way you're not putting all your nest eggs in one basket.

Rolling Over Your 401(K)

When you change jobs, you have some options: Leave your 401(k) cashola where it is, roll it into an IRA (more on that below) or another 401(k), or "cash out." Cashing out is the worst option—you just wind up losing money that could've been growing (see page 316).

Taking Money Out of a 401(k) Before It's Ripe

The catch of a 401(k) is that you can't touch the cash until you've hit retirement at sixty (well, fifty-nine and a half, technically). If you withdraw money before then, you'll have to pay income taxes plus a 10 percent penalty fee.

Nest Egg Builder 2: Your IRA (Individual Retirement Account)

An IRA is your personal account, based on investments you make via a financial institution such as Fidelity or Charles Schwab. You can easily set one up at your bank for low or no fees. If you have extra money that can't be contributed to your 401(k), you aren't currently employed, or your employer doesn't offer a 401(k) plan, opening up an IRA is a smart choice. And it's still wise to open an IRA if you already have a 401(k) going and have contributed to the max. What you're doing is giving yourself another cushion for retirement in case you wind up quitting your job for good.

Opening an IRA

To open an IRA, you must put in a minimum of \$2,000 (with a maximum of \$3,000 until you're fifty and \$3,500 after fifty). It's based on after-tax dollars, meaning it won't compound as fast as your 401(k), but it will compound. When interest is compounded, you earn interest on the principal and also earn interest on the interest. To demonstrate, assume you have \$1,000 that earns 5 percent *compounded* per year. After the first year, your account will be worth $\$1,000 \times 1.05 = \$1,050$. However, in year two, you will again earn 5 percent on your \$1,000 but you will also earn 5 percent on the \$50 interest paid in the first year. This means that after the second year your account will be worth $\$1,050 \times 1.05 \times 1.05 = \$1,102.50$. With compound interest, the *total account value* is multiplied by 1.05 every year rather than just the initial \$1,000 principal amount.

To demonstrate how an IRA investment works, say you start out investing the \$2,000 minimum per year at 5 percent in your IRA at twenty-five and you aim to pull it out at sixty. By the time you're sixty, you'll have over \$180,000. Max out your IRA investment each year and you'll see a return of over \$270,000.

Your IRA will be a mix of stocks and bonds. (We'll get into stocks and bond specifics later in this chapter.) As a rule of thumb, to figure out what proportion of your investments should be in stocks, subtract your age from one hundred. So for example, if you're twenty-five years old, 75 percent of your money should be in stocks. If you're forty, 60 percent of your money should be in stocks. Stocks tend to be riskier as investments than bonds, which have slower growth but are more stable. Over time, however, stocks tend to earn more.

The Bonus of a Roth IRA

There are two types of IRAs: traditional and Roth. You may only make Roth contributions if you are a single taxpayer earning less than \$110,000 annually. If you're married, your combined income must be less than \$160,000 for you to contribute to a Roth.

With a Roth IRA, you won't be penalized for taking money (contributions, not gains) out of your account before you hit age fifty-nine and a half. However, in a traditional IRA, you do get penalized (just as you do in your 401(k) plan).

Another bonus of the Roth IRA is you pay taxes when you put your money into the account instead of when you take your money out for retirement. That means when you're older (and hopefully earning wads more than you do now) you won't get taxed in your higher bracket. You already paid the taxes when you put your money in.

MG TIP: If you can't quite swing the full \$3,000 to add to your IRA per year, sock away as much as you can (even \$200) and then set up an auto-pay plan with your IRA holder so they'll take a teeny amount from you every month. It adds up, and you won't really notice it being taken out if it's done automatically.

MG TIP: Don't buy into the "grass is greener" myth by thinking that people with higher salaries are necessarily "richer" than you are. Sure, someone may have a bigger cash flow than you, but the question is, are they accumulating more or spending it? Even if you're not a high-wage earner, systematically putting money into a savings or investment or mutual fund can ultimately make you richer than those who make more.

Stocks and Bonds: The Bulls and Bears of the Money Jungle

When most people think of "investing," they think of the stock market. After all, stocks are sexy. You buy, you sell. You "own" cool companies. Some people win big. Some people lose big. But it's not all about stocks.

Bonds don't have the same sex appeal as stocks, but they can be great investments. During raging bull markets (an up stock market), bonds offer a seemingly piddly return compared to stocks. However, all it takes is a bear market (a down stock market) to give investors a

reality check on how safe and stable a bond can be. But hey, it's not easy to simplify a business that takes years to master, so I highly recommend reading a book called *Girls Just Wanna Have Funds* by financial whiz Susannah Blake Goodman, which goes into tons of helpful detail.

Stock Basics: What Are Stocks?

A stock is a share in the ownership of a company. It is essentially a claim on the company's assets and earnings. As you acquire more stock, your ownership stake in the company becomes greater. Whether you say shares, equity, or stock, it all means the same thing.

Being an Owner

Holding a company's stock means that you are one of the many owners (shareholders) of a company. So basically you have a tiny piece of the company—every deal that they make that brings in money, every investment they make that earns money, every trademark. But being a shareholder of a public company doesn't mean you have anything to do with daily details of the business. For instance, being a shareholder of Coach doesn't mean you can walk into the Coach factory and grab the latest Hamptons tote bag.

What you are entitled to is your share of the company's earnings and there are voting rights attached to the stock. At annual meetings, shareholders have one vote per share to elect the board of directors. So basically, you have a say in who's running the company, and can help make changes if your current director isn't performing well.

Now, here's the bad news: Any stock may go bankrupt, which means you lose your entire investment (think: Enron, WorldCom, Global Crossing). But the good news is public companies are limited-liability companies, which means you won't be on the hook for any outstanding debts or legal proceedings the company may have. You'll only lose the amount you put in.

Although the risk might sound all negative, there is a bright side. Taking on greater risk can mean a greater return on your investment.

This is why stocks have historically outperformed other investments such as bonds or savings accounts. Over the long term, stock investments have historically had an average annual return of around 10 to 12 percent.

Mutual Funds: Letting People Invest for You

I don't know about you, but I've got better things to do with my day than anxiously watch the Dow rise and fall. This is where a stock mutual fund comes in. Basically, you have your money manager (you can go through institutions such as Charles Schwab) invest in an array of stocks for you. It could be ten different stocks out of a hundred choices. He or she will move your stocks around depending on how they perform. Now, here's the thing: Other people are also investing in the same funds as you are (hence, the "mutual"). And there's power in numbers. The more people who invest, the more growth the fund typically gets. When a fund does well, you should reap the rewards. And the best news is you only need \$1,000 to start investing with most funds. Each month, you'll get a statement from your money manager charting the gains and losses you've made.

The great thing about mutual funds is diversity. You're not putting all your eggs in one basket (it's like dating a few guys at once so you don't put all your energy into just one dude and get crushed). You may not win big because you're not superinvested in any one company; but you're also protecting yourself from losing big with one company that takes a nosedive.

Bond Basics: What Are Bonds?

Think about times when you've borrowed money from a friend, or even from a bank for a down payment on your car. You were given a loan. Basically, bonds are loans but *you're* the lender. Just as people need money, so do companies and governments, often more than the average bank can provide. Their solution is to raise money by issuing bonds to the public (i.e., you). The organization that sells a bond is known as the issuer. You can think of it as an IOU given by a borrower (the issuer) to a lender (the investor).

Now you may be thinking, "Hold up. Why the heck would I lend a company *my* hard-earned money?" Here's the answer: because you earn interest. Your bond issuer has to pay you a little something extra for the privilege of using your dough. The interest rate with bonds is often referred to as the "coupon." The date on which the issuer has to

MG'S MONEY GLOSSARY



- **Stocks:** A stock is a share in the ownership of a company. The more shares you own, the more say you have in a company—and the more opportunity to make money off it.
- **Bonds:** Loans you agree to give to various companies/governments. In return they pay you interest for your loans.
- **Mutual funds:** An equity or bond fund that pools the money of many individual investors. The advantage of the fund is that it offers professional management and diversification of investments for a fee. Some funds, called "no-load" don't even require a fee.
- **The stock market:** All the stocks that are available to buy in the United States.
- **NASDAQ** (National Association of Securities Dealers Automated Quotation System): It's not a place, per se; it's an automated system accessible via telephone and computer.
- **NYSE** (*New York Stock Exchange*): A physical space in the heart of the city's financial center where stock trades take place. There are other exchanges in cities like L.A., Chicago, San Francisco, Boston, London, and Tokyo.
- **Dow Jones Industrial Average:** The most well-known index in the stock market, it lists the average stock prices of the thirty biggest industrial companies in the United States.

repay the amount borrowed, known as “face value,” is called the “maturity date.”

If stocks are like exciting, noncommittal lovers, bonds are like steady boyfriends. They’re known as “fixed-income securities” because you know the exact amount of cash you’ll get back, provided you hold the security until maturity. Pretend you buy a bond with a face value of \$1,000, a coupon of 6 percent, and a maturity of ten years. This means you’ll receive a total of \$60 (\$1,000 times 6 percent) of interest per year for the next ten years. When the bond matures after a decade you’ll get your \$1,000 back.

The perk of having bonds is that if the company goes bankrupt, you as the bondholder will get paid before a shareholder does. The downside of being a bondholder is that you get zero profits if the company does well—all you take home is your principal plus interest. There’s less risk in owning bonds compared to owning stocks, but bonds can be your safe haven while the equity markets are super volatile.

And Just Because a Modern Girl Loves Finding a Little Free Cash . . .

Think about how great it feels to discover an old \$20 bill in your pocket. Well, there’s actually a website that can give you the same kind of perks on a bigger scale. It’s called www.foundmoney.com, and it has access to over thirty million unclaimed accounts and continues to add more daily. The website was started in 1995 by Edward Palonek after his parents died and he realized how hard it was to track down their assets. Now anyone can run a free search on his site to see if there’s money out there just waiting to be claimed.

Here’s how it works: Simply type in your name or the name of a deceased relative, and it searches for stocks, bonds, and property that you or they may own but haven’t claimed—plus the contact info for the financial institution holding the money. If you or a relative comes up in a free search, you’ll have to pay a fee to get more info. But think of it as a little money well spent, to retrieve a potentially large cash stash.

Does a MG Need an Accountant?

I'll admit, all of this money talk is dizzying . . . but what's even more complicated is filling out your income tax forms correctly. Sure, we're all intelligent enough to do the math, but plunking down at your kitchen counter with your tax forms, a calculator, and a Number 2 pencil isn't the smartest route. Not only are you prone to make careless errors, you may not realize that you're eligible for additional deductions (which means more money for you). You've got two great options here:

Hiring a CPA

For a few hundred bucks and a couple of hours, you can hire a CPA (Certified Public Accountant) to do your taxes for you. I personally feel more comfortable relying on a live human to do my taxes for me and point out where I can save money—it's worth the \$200 or \$300 bucks each year. If you're going to go this route, ask for referrals from people you trust, especially ones in your same line of work. Accountants who specialize in certain industries—whether it be media, medical, or real estate—are more familiar with the typical deductions for people in these fields. When you sit down with him or her, ask tons of questions so that you get your money's worth. If your finances are relatively simple (no mortgages, new business ventures, divorces, and so on), you may feel confident enough to try your hand at doing your own taxes the following year. Here are some questions you may want to ask:

- Is he or she a Certified Public Accountant (CPA) or an Enrolled Agent (EA)? CPAs focus mainly on broad-based tax issues, but some may specialize in other areas. EAs are licensed by the federal government and specialize in tax issues. If you're concerned about being audited, keep in mind that only attorneys, CPAs, and EAs are allowed to represent you before the IRS. Research has shown that CPAs, EAs, and tax attorneys have the lowest error rate on prepared tax returns. Unenrolled tax preparers can prepare and sign

your return, but they are not tested by the IRS or the state. Because they may or may not have had any formal training, it's smart to steer clear of them. If you're looking for an accountant to give you complicated financial advice or manage the financial affairs of your business, you may want to ask if they are a Chartered Certified Accountant. After five years of professional practice, an accountant can establish further credibility by attaining Chartered Certified Accountant status through a series of exams. This just means that they may have more experience and expertise than a regular CPA, and will perhaps be more qualified to manage the financial systems of a business, give financial advice to colleagues and clients, and undertake audits and evaluations of business systems.

- How long have they been in the business? Try to find someone with over three years' experience.
- What is their experience? What is their specialty? If you freelance as a musician, for example, look for a tax pro who is very familiar with your specific field. An EA who spends most of his time dealing with audits may not be right for you. A CPA who handles returns for large businesses isn't likely to be the best choice if you have a small start-up company with just a few employees. While both of these tax pros could be more than qualified to prepare your returns, it's better and more cost effective, to go with someone whose clients have similar needs to your own.
- Will they be dealing with your finances directly or will they be sharing the load with an employee or coworker?
- How much do they charge for their services? Is it an hourly or per return rate? For a straightforward tax return (i.e., you don't have tons of properties, deductions, different jobs and sources that bring in your cash flow) you can expect to pay anywhere from \$200 to \$400. For clients whose tax situations are more complicated and whose returns might take ten to twenty hours to complete (including time spent meeting with you), a CPA might charge \$1,000 plus. Also keep in mind that accountants who work for big firms are likely to charge more than those who are self-employed.

MG TIP: Be up front.

When you first meet with your accountant, ask for an estimate of how much your tax return will cost. Trust me, this isn't poor etiquette. Tax preparation fees vary depending on how complex or easy your tax return is. Do you have mortgages? Your own small business? Investments? Have a number of cash inflows from different places? These factors may make your fee spike. So try to take everything into "account" first, because you don't want to be shocked at a bill that's double or triple what you anticipated.

- Do they have insurance? Make sure you hire an accountant who carries liability or errors and omissions insurance. This will compensate you for damages if your accountant makes a mistake.
- Ask for references. Have each accountant provide you with a few names and numbers of their clients and contact each reference.

H&R Block: Good or Bad Idea?

If you don't have a good reference from friends, family, or coworkers for a good accountant, you can also look to your local H&R Block for competent and affordable tax return help. Though your fee will depend on the complexity of your financial situation, they tend to be low. The average cost of a client's 2002 return was \$131. That included a basic federal return, a state return, and possibly one attached schedule, all prepared in-office. You can either go to an office or file with their tax pros online if you're too busy to go to their office. H&R Block also guarantees to provide the maximum refund you are entitled to. So if you spot a slipup in their tax preparation, then your tax prep is done free. The downside is, those slipups could occur more often because they're working with so many customers. Additionally, it's going to feel more impersonal than working with a private accountant who will likely stick with you through the years and offer you other pieces of smart financial advice.

Using Your Computer

If you're a computer whiz who likes the idea of filing online and wants to save some dough, spring for software like Turbo Tax (\$40) that will do your taxes for you online, as well as point out deductions where necessary. If you're still a little shaky on whether you've done everything right online, take your tax forms to an accountant to have it reviewed. There's no shame in getting a second opinion when it comes to your health—or even on how your butt looks in a particular pair of jeans—and it's no different with your taxes.

When a Modern Girl Makes a Major Purchase

Once you have a steady stream of cash coming in and have a firm hold on your finances, you may be ready to drop a fair share of ducats on your first hefty “Big Girl” purchase. The trick to making big buys is to be calculated and well informed—not to get caught up in the heat of the moola-moment. (Translation: You can’t have the same “Omigosh! I’ve gotta have this now!” attitude you do when you impulse-buy a sweater.)

Whether you’re in the market for a set of wheels, your first house, or even a pricey piece of art or jewelry, you’ve got to make some savvy decisions and avoid some easy-to-make missteps. Here are all the smart-buying tips your seller’s not likely to tell you:

How to Buy a Car—Without Getting Taken for a Ride

We all know the stereotype of a car dealer: slick, sneaky, and full of BS. And whether that’s actually true or not, you can’t walk onto a car lot ready to be a victim. The more you know, the less likely you’ll get a raw deal.

Get to Know Kelley and Edmunds Before You Meet Joe Dealer

Go to websites such as www.edmunds.com or Kelley Blue Book (www.kbb.com) so you can get a sense of what your dream car is really worth. Make sure to note the MSRP (Manufacturer’s Suggested Retail Price). This is basically the “wholesale” price the dealership paid for the car, before they mark it up and try to sell it to you.

Buy “Out of Season”

Think about it—you always get a better deal on bikinis when you buy last season's in the winter, rather than shelling out for one of summer's new styles before Memorial Day. Let's say you're going for a 2004 convertible. If you buy right before summer, the value (and thus the price) will be higher than if you wait until the fall. Another bonus of waiting: When the 2005 convertibles come on the lot in the fall, they'll want to get rid of the 2004s and will have no choice but to lower the prices big-time.

Don't Get Sucked in by Extras

I'll admit I'm the type of gal who will wind up buying three compacts of blush at a department store counter if it means they'll throw in a free lipstick too. But you can't get lured in by the “free gift monster” when you're shopping for a car. You don't want to end up with a lemon because the dealer offered to throw in heated seats—especially if you live in San Diego. Strip away all the shiny accessories (or even rebates and financing deals) your dealer is throwing at you. Is the car still as appealing to you? If not, keep looking.

MG TIP: Shop toward the end of the year. Fall is when new cars come out and they want to unload last year's cars. Also head in at the end of the day. After a full day of no sales, your sales guy might be more willing to cut you a break.

Negotiate After Incentives

One of the biggest “free gifts” dealers dangle in your face is extra money, like an extra \$2,000 to \$3,000 incentive if you buy the car. But keep this in mind: The reason dealers can do this is that the car is already marked up beyond its true value. That means you're not getting a cash break at all. So first negotiate the price without incentives tacked on, and try to get it as close to the MSRP (what the dealer paid for the car originally) as possible. Then ask them, “So what else can you give me?” Don't be shy.

Financing Your Car

If you aren't able to pay the entire sticker price of your car all at once, make a down payment and finance the rest. And even if you *can* afford

to buy the car, financing can be a good option because of the low interest rates. But if you plan to take out a longer-term loan, beware. Although it cuts your monthly payments, it sharply increases your total interest costs.

Above all, make sure to walk onto the car lot with *your own* financing plan at the ready. All you need to do is go to your bank or credit union and get preapproved for a loan and ask for the lowest interest rate they can offer. Why go to the trouble? Because otherwise, you may get ripped off. So be smart and get the lowest rate possible from your bank. Then, when the dealership offers you a rate through *their* financing institution, tell them the lower rate your bank's offered you. The dealership will likely try to beat or match it.

If they do match it, it seems convenient to do it through the dealership because it's one-stop shopping and the dealer will do all the paperwork and submit it to the bank for you. It seems like minimal hassle. But you should still be wary, because the fine print may have hidden traps. Your dealer may have struck a deal with the dealership's financing partner where they make a profit off you. For example, you may be offered 0 percent financing for your car or a \$2,500 rebate. If you already have a low interest rate through your bank, you should take the rebate and go with your bank's rate. Once you lower your principal by a few thousand dollars and multiply it by the rate, you'll wind up saving more than if you did 0 percent financing on a more expensive car.

Leasing Your Car

Also consider leasing a car, which doesn't require you to even leave a down payment. The basic difference between a car lease and a car loan is that a lease finances the use of a vehicle that you don't own, and a loan finances the purchase of a vehicle you do own.

If having a new car every two or three years is important to you, leasing is a smart option. Plus, you only have to put down a few hundred dollars per month, as opposed to a hefty down payment for buying a car. However, since you don't own a leased car, you can't alter it, slap on a new coat of paint, or even install a new stereo system. Additionally, there are mileage limits to leasing automobiles and putting

MG TIP: Lowball. If your goal price is \$20,000, keep that to yourself. If they come back with \$22,000, offer \$18,000. You'll have somewhere to go. Also, don't let dealers tell you if you don't buy today, you lose the car. You're in control. They have to sell cars to get paid.

MG TIP: Knowledge is power when it comes to purchasing wheels. To know where you stand (and what interest rates you should be offered) go to www.myfico.com for an approximate credit rating. It will tell you the kinds of financing deals you'll get on a new car. For example, a person with a score of 720 or more can get a rate of 4.9 percent, while someone with a rating of 520 could get slapped with a rate of 18.5 percent.

MG TIP: Read the fine print of your proposed lease and make sure you understand all the terms. Sign only closed-end leases, which means that if at the end of the lease, the car is worth less than the leasing company estimated when you signed your lease, they're responsible for paying up, not you.

more miles on the car than the lease allows can cost you big money, since you'll pay so much per mile for every mile driven over the allowance. Another point to consider is that you won't own the car at the end of your lease, but you'll wind up paying more for the same amount of car because your monthly payments were higher than if you'd bought it. But the good news is, with many car dealerships, you can lease with the option to buy your car later, with the price adjusted in proportion to how much it has depreciated in value.

Consider a Used or Certified Pre-Owned Car

It's been said that the moment a new car is purchased and driven off the lot it loses between 20 to 40 percent of its value—and you can take advantage of this fact by going for a used car. You can still get a great car but for up to half the price.

To make sure you get the most car for the least cash, walk onto the lot at the right time. Experts say the best time to buy a used car is at the end of the month, in lousy weather, and between late December to early January—they're said to be cheapest at that time.

Here are some other tips when going for used:

- Look for low mileage, an extended warranty option, and certainly the physical and mechanical condition.
- Tell them you want to have your mechanic check out the car before the deal is finalized, and go to a mechanic you trust. You may be required to leave a credit card or deposit as collateral against the vehicle when you bring it to be looked at.
- Ask for referrals on dealerships if you decide to go the used route. Some used-car dealerships are notoriously sketchy. Stick to those in your town that have been in business for some time.

- Make sure to check out the car in broad daylight. Dark or wet conditions will easily hide a car's faults. Take a friend or relative as a second opinion (two pairs of eyes are better than one).
- Make sure to order a vehicle history report from either CarFax or Car Detective—they keep a national database of car damage and repairs. All you need is the VIN or "Vehicle Identification Number." This is the best protection against buying a used car with costly, hidden problems. The report costs \$20 but could save you quite a bit more.
- Make sure all the documentation you would expect to find is available. This will normally include the Registration Document or log book, service and insurance records, and receipts for repairs, maintenance, etc.—as well as the receipt or invoice that shows the seller owns the car.
- Definitely reference the blue book to see the car's value versus what they're asking for it.
- And most important, take your time. Don't fall in love with a shiny paint job or model you never thought you could afford. If it seems too good to be true, it probably is!

Certified Pre-Owned Cars

If you're not sure you want to put up so much moolah for a new car (and watch it dive in value) or you're a little sketched out about buying a used car and praying it doesn't turn into a lemon, buying a Certified Pre-Owned car is a smart middle ground. If a car is "Factory Certified" it means it was a used car that was offered for sale by your local dealer and is maintained by the vehicle's manufacturer. That means getting perks. For example, the original manufacturer of the vehicle is using their dealer network to inspect the car, determine if it is worth certifying, then guaranteeing to cover your warranty protection for a period of time after your original warranty expires.

MG TIP: About 95 percent of all Certified Pre-Owned vehicles sold in America come with a vehicle history report so that buyers can really understand how many people owned it, where it's been, and its mileage history.

MG TIP: Because of those advantages, Certified Pre-Owned cars often cost more than regular used cars. According to www.Edmunds.com, a Certified Pre-Owned vehicle will sell for between \$400 and \$2,100.

MG TIP: Negotiate your trade-in *before* you decide what new car you want to buy. If you do the trade-in last, you'll be more likely to want to get rid of it, and could wind up throwing away money because you didn't fight hard enough for your trade-in.

MG TIP: Know exactly what you want to be paid for your car and don't go under that. When the dealer starts haggling with you, make like a broken record and keep repeating what you want. They'll get annoyed at first, but eventually they'll find a way to appease you.

Trade in Your Old Car

Whether you're buying new or used, you'll likely want to get rid of your old clunker. The best route is to trade in the car at the same dealership where you're buying the new one. The benefit is that you can knock down the price of your new car by subtracting the amount you got for your old one. Working from a lower principle for your new wheels will make your overall interest payments lower. Go to www.edmunds.com for your trade-in's value.

How to Buy Art

You may not be in the market to start building up a major collection, but you can still buy quality art that you love (and that may have the potential to appreciate in value). Here are some wise art buying tips from art expert Alan Bamberger, author of *The Art of Buying Art*.

Do Your Research

Just as you wouldn't buy a car or apartment without looking into all the details first, you shouldn't stroll into a gallery and drop a bundle for art you haven't become adequately familiar with. Sure, falling in love with a painting is about passion, but you need to be smart if you're spending, say, a thousand bucks or more on something.

Get the Dirt on the Artist

Once you spot a painting you love, don't clam up and "yes" the dealer just because you aren't an art pro. Pick his or her brain as much as possible. What else has the artist done? How long has the artist been showing paintings? Has the artist won any awards or been featured in books or articles? What are the recent sales for this artist's other similar works? Your dealer will have this info on record. If you notice the dealer being standoffish about answering, be on guard. He or she may be hiding something.

Find Out How “Original” It Is

A key question is to ask your dealer if the art is original or a reproduction. What you might hear is that the work is a “limited edition print.” Well, don’t get swept up by the fancy title. A limited edition print has a set number of copies, usually fewer than two hundred, which are numbered and signed by the artist. But here’s the catch: Many limited edition prints are actually digital/photographic knockoffs made by a publishing company, not the artist.

Cover Your Butt as a Buyer

Before you plunk down your credit card, make sure to get as much documentation about the painting as possible—especially the authenticity of the work. Also ask the dealer to make out a receipt that details the condition of the art when you bought it and has a clause that says you’ll get your money back for the painting if you find out that the art you just bought was not represented accurately by the gallery.

Have It Appraised by a Third Party

Until you find dealers, galleries, and resources you can trust, it’s good to have some idea of what the art should be selling for before you buy. Experts say you don’t necessarily need to have it appraised, but you can comparison shop from gallery to gallery, check to see whether the artist has ever sold at auction, and ask the seller to provide information on the artist’s recent sales history. That way you have a better chance of getting a good deal.

However, once you buy, it’s wise to get your art appraised by another dealer or appraiser in the business. Sure, the last thing on your mind is selling it right now, but you’ll want to know that you have the option to sell it down the road if your tastes or circumstances change. You don’t want to ask the dealer who just sold it to you because he or she will give you an inflated value (after all, they want it to seem like everything hanging in their gallery is worth top dollar).

Is Art Really a Good Investment?

Here's the cold, hard truth: Art isn't considered the safest investment—unless you're buying blue-chip art from a high-profile auction and/or gallery and are positive of its resale/appreciation value. In fact, investing in art is no less risky than investing in the stock market. According to the Mei/Moses index, calculated by two economists from New York University, the index shows a long-term annual return of 8.2 percent for art investments (at best), compared with 8.9 percent for the Dow Jones Industrial Average.

Choosing Modern Versus Old School

While acquiring an early painting from an older, well-respected artist is probably your smartest investment (early works tend to be more valuable), you may be immediately entranced by a piece of modern art or sculpture by an up-and-coming artist that you spot at an art fair or gallery opening. By all means invest in the latter, as long as you have done your research on the artist and can see that he or she will produce a more impressive body of work in the future. Who knows? Your contemporary piece may have significant cultural importance that will make it appreciate in value over time, and the artist may hit it big in the next fifteen years. But then again, you might be left with a big Rothko-esque canvas on your wall that doesn't sell for over \$100. The experts say the bottom line is to buy something because you love it and can't live without it on your wall, not because you want to make an investment. Sure, maybe a true collector will be making money off their art, but the only returns an MG should expect are compliments like, "Ooh, where did you find that spectacular painting in your foyer?!" at cocktail parties. Still, in this day and age where everyone's place looks like a Pottery Barn catalog, that kind of praise is priceless.

How to Buy Your First “Real” Piece of Bling

Sometimes the best art investment is the kind you wear on your body: jewelry. Just as Beyoncé sang in the *Charlie’s Angels* theme song, “I buy my own diamonds, and I buy my own rings,” there’s no reason you should wait for a guy to give you rocks. But if you’re a jewelry-buying virgin, you can easily get taken advantage of. Here’s how to shop smart:

Set Your Spending Range

Experts advise dropping at least \$3,000 for a piece of collectible jewelry, as it takes that much to get something really “significant.” If you aren’t sure what you want when you walk into a store, tell them your price range and see what it can buy. Just make sure that the jewelry seller you’re dealing with isn’t trying to sell you a piece by virtue of how cheap it is. Nobody gives jewelry away free.

Know the Four C’s

Diamonds are a girl’s best friend . . . and a very popular jewelry buy for first-timers. The basics you need to know are:

Cut:

It’s easy to think that “cut” means shape, but the cut of a diamond is really the angles and finish that make light pass through the diamond, giving it brilliance and shimmer. A diamond’s cut is graded according to the following: Ideal Cut (the most brilliant), Premium, Very Good, Good, Fair, and Poor. Often you can get away with buying a “Premium” or “Very Good” cut and have it look nearly as flashy as the Ideal.

Clarity

The fewer “inclusions” (blemishes, scratches, or mineral material) a diamond has inside it or on its surface, the better quality it is. An F-IF (Flawless or Internally Flawless) or VVS1-VVS2 (Very Very Slightly Included) graded diamond are *very* pricey (think back to

MG TIP: A diamond is a “colored” diamond if it has more color than a Z diamond, and then the value begins a gradual increase. Other colors are evaluated according to their saturation and hue, not described with the letter or number grades. They are extremely rare and are therefore valued individually.

MG TIP: Go to www.thediamondbuying-guide.com for more detailed info.

MG TIP: Look for a “CGA-Certified Gemologist Appraiser.” According to the American Gem Society (www.ags.org/index.asp) the title of CGA is the highest awarded by the American Gem Society and is given only to those who have proved their expertise and professionalism.

J.Lo’s Harry Winston engagement ring from ex-fiancé Ben). Diamonds with VS are still fabulous, and SI1 and SI2 grades are more practical buys. An “I” grade means you can see the diamond’s flaws with your naked eye. Don’t buy “I” if you can avoid it.

Color

A colorless diamond is the most coveted because it lets the most light pass through it. A “D” grade diamond is the most colorless (and most pricey); while a “Z” grade is the worst (with a brownish tint . . . yuck). The exceptions to this rule are the now trendy “colored diamonds,” like the pink one J.Lo wore.

Carats

A carat is the weight (and size) of a diamond—and is the most obvious feature of a ring, bracelet, necklace, or set of earrings.

Shop for Certified Diamonds

No matter what the size of your stone, your diamond should be certified before making your purchase. Well-known laboratories are GIA (www.gia.org) and E.G.L. (www.egl.co.za/certification.htm). If purchasing a diamond from a store that doesn’t offer GIA or EGL certified diamonds, always be sure to request the credentials of the certifying lab.

Have It Appraised by a Third Party

In addition to having your diamond certified, you should also have it appraised before you buy. “Appraisal” means “independent replacement value.” The jewelry store will offer an appraisal, but experts say it’s smarter to go to another source. You can find one in the phone book, but make sure the appraiser belongs to the proper organizations for appraisal. You may also be able to purchase a diamond that already comes with a third-party appraisal. Just make sure to check the appraisal papers to ensure they’re from a legit company.

Laser Your Girdle

The girdle of your ring is the widest part of the stone, and some diamonds such as Kraiko diamonds (www.kraiko.com) will come with an inscribed type of “ID” number that can be seen only through a magnifying glass. So when you take your diamond to be repaired or cleaned, you can check to make sure a cheaper stone isn’t swapped for your precious gem. If you’re purchasing a diamond that isn’t already inscribed, you can request your local retailer to send it to the GIA Gem Trade Laboratory for inscription services.

Ask About Upgrade Plans

They say diamonds are forever, but a good jeweler will have a trade-in policy so that you can upgrade to a larger or higher-quality stone in the future. (Just hold on to your receipt—that is the only proof-of-purchase you’ll have when you trade it in). But don’t look for appreciation in value. Although historically diamonds have increased in value, like a car they can decrease in value after purchase. But a diamond you inherited from your grandmother is probably worth more today.

Remember Resale Value

Besides beauty, quality, and rarity, experts say desirability is what gives a stone its lasting value. Will a jeweler want to buy it from you? Will it sell quickly on eBay? Do your research beforehand. Another tip to max your investment: Always buy smaller and buy better, especially with stones. That way you know you’re making a good investment. But if size matters more to you than resale value, go for a slightly less perfect stone that’s got a little more heft.

Read the Fine Print on Your Receipt

Before you buy from any dealer, be sure you know the return policy.

MG TIP: Rarity and demand drive diamond prices.

MG TIP: Baubles are just like boobs—if you employ a few smart tricks they can instantly look bigger. Ask your jeweler about ways to make your stone look bigger, like by putting it in an elevated prong setting. Also, adding smaller diamonds around a solitaire can double the appearance of its size—without doubling the price tag.

MG TIP: Know the difference between antique and vintage. Anything “antique” has to be a hundred years old or more. “Vintage” just has to be something that’s made in the past—it could be ten, twenty, or thirty years old. And the interesting thing about estate jewelry is that it could actually be made in 2004. As long as it’s resold, it’s considered estate.

Consider Going “Estate”

Estate jewelry simply means it’s been pre-owned. And if you’re looking for a deal on a diamond or a strand of pearls, why not give someone else’s gorgeous gems a repeat performance? You can wind up with an elegant piece that is truly one-of-a-kind.

- You can look for estate jewelry at antique shows, flea markets, and jewelry stores. But at flea markets, be on guard—you can easily get taken for a ride.
- One way to tell if the jewelry is fake is to look at the backside of the stone. If it’s a bogus bauble, it’ll be covered with metal or foil to create faux shine.
- It’s impossible as a newbie to know exactly what you’re looking at, so make sure you stick to your budget and buy only things that you love (in case they’re worthless). For more expensive purchases, deal only with a reputable jeweler.

How to Buy Your First Home or Apartment

The biggest investment a Modern Girl can make is buying her own pad. Just think—no more flushing your rent down the toilet and dealing with cramped spaces. But before you start fantasizing about relaxing in that elusive backyard, Poggenpohl kitchen, or steam shower you’re dying to call your own, you need to follow a few steps. They’re not a cakewalk, that’s for sure. But the more knowledgeable you are, the faster you’ll be picking out a new welcome mat and thinking, “Yeah, girl, I *own* this joint.”

If you’re single and putting off buying a home because it seems more like a “man thing,” get this: Leading U.S. mortgage originator Fannie Mae estimates that by the year 2010, there will be 31 million women-headed households in the U.S., nearly 28 percent of total households. Something to be proud of! In fact, sometimes you can spend almost exactly what you’re paying in rent but have it be toward

something you truly own. The rule of thumb is that you should spend no more than 30 percent of your income on rent or mortgage, but if you've got a shoe addiction like mine, you might want to keep that number closer to 25 percent.

Dream Home Hint 1: Get Preapproved for a Mortgage

Before you can even start looking at homes, you need to get the green light to buy your pad. That means getting prequalified, and then preapproved (a two-step process) for a mortgage from your lender.

In case things are getting fuzzy, a mortgage is a home loan that you pay off over a number of years. Let's say you want to buy a condo for \$500,000. You'll need to put down around 10 percent as a down payment (\$50,000) and can pay the remainder (\$450,000) over the next fifteen to thirty years (depending on your contract), plus interest.

So who needs to approve you for a mortgage? Your lender could be your bank, such as Washington Mutual or Wells Fargo, or it could be a separate mortgage agency. The best bet is to comparison shop for the lowest rates possible so you know you're getting the best deal. This is a good reason to go to a mortgage broker or lender because he or she closely monitors which banks are giving the best deals, taking the guesswork away for you. Another popular source for mortgage rate comparison shopping is www.lendingtree.com.

To get preapproved, your lender has to look at your income, your tax returns over the past few years, pay stubs, a credit report, and your bank statements. They'll also want to know how much debt you have—but since you're a savvy MG, we know you've kept that to a minimum.

Don't freak if this whole process sounds foreign to you. According to a recent national women's opinion poll commissioned by Quicken Loans (www.quickenloans.com), a leading home loan website, three out of five women surveyed (62 percent) expressed some fear or concern about applying for a loan. But the more dialogue you have with your lending officer, the less anxious you'll feel.

MG TIP: For more info check out: www.mortgage101.com. The site is operated by Lion Inc. (www.lioninc.com), an online service that connects mortgage brokers to lenders and consumers.

Although there isn't a single or simple answer to what *type* of mortgage is right for you, locking in a good rate depends on the following factors:

- Your current financial picture
- How you expect your finances to change
- How long you intend to keep your house
- How comfortable you are with your mortgage payment changing

For example, a fifteen-year-fixed-rate mortgage can save you lots of interest payments over the life of the loan, but your monthly payments will be higher than with a thirty-year mortgage. An adjustable-rate mortgage may begin with a lower monthly payment than a fixed-rate mortgage—but your payments could get higher when the interest rate changes.

Bottom line: the best way to pick a mortgage is to discuss your plans, financial prospects, and preferences with a mortgage professional.

Dream Home Hint 2: Find a Fabulous Real Estate Agent

Once you get preapproved for a mortgage (yes, you will), your lender will inform you, based on your individual data, how expensive a home you can feasibly make an offer on. But beware: often the number they give you is the maximum amount. This is not necessarily what you want to spend unless you plan on eating Chef Boyardee for the next five years and furnishing your home with a futon. Figure out what the monthly payments work out to be and see if you're comfortable with that figure before you proceed.

Now it's time to take that information to a real estate agent so he or she can find homes for you in your price range. To locate a quality agent, get references from friends and family or look online for reputable agencies who will provide an agent for your area (just make sure they are licensed).

Dream Home Hint 3: Location! Location! Location!

Once your realtor starts showing you places, you need to make some decisions. Investmentwise, it's smarter to buy a smaller home in a great or up-and-coming area than a palace in a run-down neighborhood. Sure, you may love the idea of finding a great place in the middle of nowhere and hoping the neighborhood cleans up and gets better schools, restaurants, and shopping malls, but that doesn't always happen overnight. The best way to know if you're making a smart investment is to ask your realtor. Also, do a little research online at www.homevaluehunt.com. Just plug in your information and you will be e-mailed the most recent fifteen records in your neighborhood by proximity to the house you are interested in.

Also, make a list of what's most important to you: Are you planning on having a baby in the next five to ten years? You'd be better off taking a place with adequate space, child-friendly amenities, and a good school district, even if it means sacrificing charm.

Dream Home Hint 4: Start Negotiating

Once you find your dream abode, you need to make an offer on it. Sure, the sellers' have already told you *their* number, but you can (and often should) make a lower bid. Ask your realtor for a fact sheet on comparable sales in the area so that you can get a sense of what is a fair offer. Also take note of certain renovations you'll have to do—let's say the kitchen needs to be totally remodeled—and factor that in as well. But also keep in mind how hot the market is at the time in that neighborhood. If everything in the area tends to be selling for *over* the asking price and you're really in love with the house, you may want to consider coming in at the asking price to assure a quick sale.

Once you make your bid, I wish I could tell you things won't get ugly. But chances are, they'll be stressful at the very least. Not only may your sellers try to bluff you into thinking you've bid way too low but you may wind up getting into a "bidding war." That's what happens when there's more than one person/couple who's making an offer on the house. Make sure you have a realtor who will do the majority of the haggling for you.

MG TIP: Whatever you do, don't go with the realtor who's trying to sell the house you're looking to buy! She's not going to keep your needs paramount and may wind up trying to muscle you into the deal.

MG TIP: Never look at a home while the sellers are there—you don't want them to know how interested you are. And if you're shopping for a home with your hubby, don't say anything out loud in front of your realtor until the two of you have had a chance to talk privately. Should your husband exclaim, "Oh, this place is great!" in front of anyone, pretend you just saw a mouse. Acting unimpressed with the place (even if you're jumping up and down inside) will keep you from looking desperate.

MG TIP: Keep in mind that the “cost” of your house isn’t all that you’ll pay. In addition to the price, you’re likely to have to pay for a lawyer, escrow fees, real estate taxes, and insurance, just to name a few. Tally these up as best you can ahead of time and consider *that* your price for your place. Otherwise you may not realize how much cash you’re going to lay out. To learn more about these “hidden” costs and the many other variables you should be aware of when buying a home, I recommend *The Complete Idiot’s Guide to Buying and Selling a Home*, by Shelley O’Hara and Nancy D. Lewis.

Dream Home Hint 5: Make It Legal!

When the seller accepts your offer (and that pushy couple who also wanted the house runs away with their tails between their legs), it’s time to pat yourself on the back! You’re almost there—except for some paperwork and inspections ahead of you. For starters, you’ll fill out a sales contract and a loan application from the bank who preapproved you. You’ll also need to have your home inspected by a licensed professional engineer (P.E.). Do not skip this step, no matter how good of shape you think the place is in. The P.E. will need to state in writing that your home is structurally sound (i.e., no termites, no radon, a working septic system, and no contaminated water). If there’s a big repair you would like to have made, such as plumbing, you can stipulate that you want to have the fix repaired before closing. Or, you can renegotiate your offer and say you’ll pay for the fixes yourself.

Next, the seller’s attorney will draw up a conditional contract of sale, which will have an agreed down payment (typically 10 percent) which will be held in an escrow account by the seller’s attorney until your closing date. When you get your mortgage approved, the contract becomes unconditional (which means you typically can’t pull out of the deal). All that’s left is a final “walk through” with your agent to make sure the home is the way it was promised to you in the contract, and going to “the closing table,” which means all parties sit down with a “closing attorney” to close the deal. You will give the remainder of your cash down payment, along with your mortgage, to equal the selling price. You’ll also give them a certified check for closing costs and show them any legal documents regarding your loan, insurance, etc. If everything goes as planned, the deed passes to you. Get ready to throw your first housewarming shindig.

Home Improvements: When Do You Need **Help**?

Once you own your own home you’ll want to make sure you can avoid mini disasters that can cost you lots of moolah. And even if you’re renting, sometimes it’s nice *not* to have to pay an expensive

handyman to twist a screw, pull a plug, and solve your problem for a hundred bucks! Case in point: A few months ago I dropped my wedding ring down the sink. And freaked. I just stood there, paralyzed, wondering which sewer my diamond was swimming through and too horrified to tell my husband what I'd done. Luckily, I had found Barbara K, female tool 'n fixit guru who walked me through the recovery.

How to Fish Your Ring Out of the Drain

Like I said, I freaked when my bling went bye-bye. But turns out all you may need is a great, female-friendly tool kit like the one you can find on www.barbarak.com. It comes with a lighted screwdriver that has a magnetic tip and a telescopic magnetic lens. Put a little duct tape on the tip and stick it down the drain so the ring can adhere to it.

But if this method fails to work, turn off the water immediately—first the faucet, and then the water supply, which is located under the sink. Slip on some rubber gloves. Locate the “sink trap” (the curved or “U” shaped pipe) under your sink. Slip a bucket underneath the pipe. Loosen the nut on each side of the curved piece of pipe with groove joint pliers. But if your trap is made of plastic, you should be able to loosen the nuts by hand. Slide the nuts out of the way and pull the curved piece off. Once you've removed the trap, chances are there will be some water, hair (yuck), slime (double yuck), and hopefully your lost treasure nestled within. Empty the contents into the bucket, using a toothbrush if necessary to coax out any hair, debris, and hopefully, jewelry, that has collected in the trap, recover your ring, and simply reattach the pipe.

How to Fix a Leaky Faucet

Another situation in which you don't need handyman help is when you have a leak—even if it's big. Here's how to take charge and solve your own domestic problems.

MG TIP: Don't do what I did and turn on the faucet to rinse the pipe unless you've got a big bucket. Duh! There was no pipe to keep the water from dripping onto the floor, and while I got my ring back, I had a whole new mess to clean up.

MG TIP: The following are instructions for basic compression faucet repairs, but there are other types of faucets, such as cartridge, ball-type, and ceramic disk. I recommend picking up an easy-to-follow book on plumbing, like *Complete Plumbing* published by Stanley Books (an imprint of Meredith Books).

Suss Out the Source

To get started, simply figure out whether the leak is coming from the hot or cold faucet, and where it's dripping. If the water is leaking from the tap, you'll have to replace a washer but if the leak is coming from the sink handle, you'll need to replace something called the "O-ring."

Make Dupes

You'll need to take the old parts to the hardware store and get exact replicas. First, turn off the water at the shutoff valve underneath the sink; it looks like a small lever. Take off the decorative cap on top of the faucet handle and use a wrench to unscrew the exposed screw. Now you can easily take off the handle.

Replace the O-ring

Use an adjustable wrench to loosen and remove the stem nut, then grab the stem with a pair of pliers and pull it out. Roll or cut the old O-ring from the stem. Rub plumber's grease on the new O-ring and slide it into place. Then press the stem nut back over the stem.

Replace the Washer

Follow the above instructions for removing the stem. Remove the washer screw from the stem, press the new washer into the bottom of the stem, and tighten the washer screw into place. Coat the washer and stem thread with heatproof plumber's grease.

Put It All Together

Reinstall the stem. Next, add the stem nut and attach the faucet handle, then screw it down. Replace the decorative cap. Finally, turn on the water at the shutoff valve. *Voilà!*

What Happens When Your Toilet Overflows

I can't tell you how many times I got a little more wet-and-wild than I wanted to in my first apartment—and not in the biblical sense. In fact, once I came home to find my living room floor flooded with yep, you guessed it—toilet water.

Toilet Tip 1: Check to See if the Toilet Bowl Is Not Draining Properly

If not, don't flush the toilet until it begins to drain. Remove the tank lid and check the guide rod or chain on the tank stopper to see if it's been eroded or twisted, in which case you should just untwist it or replace the chain. If the chain is too long, you can easily adjust and reconnect it so that it has less slack.

Toilet Tip 2: Check the Floating Ball

Lift the float ball up. If this stops the water from running, then try to bend the arm down so the float ball is buoyant. The float ball should be replaced if it is not floating on top of the water. Just unscrew it and replace it with a new one from the hardware store.

Toilet Tip 3: Check for Erosion

Listen and look: Is your toilet still running? There may be sediment build up that won't let the stopper (flapper) seal shut completely. Shut off the water and flush, then clean the flush valve seat (the rubber-covered hole at the bottom of the tank that allows water to seep in and out) with a nonmetallic scrubbing pad. If you're still having toilet trouble, check the flapper (the thing that closes over the flush valve seat) to make sure it is centered in the seat; if not raising and twisting the flapper may solve the problem. If this doesn't help,

you'll need to install a new one. Replacing an old flapper is simple and easy; replacement flappers and even replacement flapper kits are available for almost every toilet. Some flapper kits will even include a new flush valve seat that can be sealed tightly over an existing seat, perfect for those instances when you're having trouble getting a flapper to seal. Be sure to bring the old flapper to a hardware store so that you can find the right replacement. If after all this your toilet is still running or overflowing, it's probably time to call the super or a plumber.

Springing for a Handyman . . . and Not Getting Ripped Off

I'll admit it—sometimes you just can't pull off home repairs alone. That's where the professionals come in. Whether you're having a major plumbing, electrical, or heating problem in your home, it's not safe to tackle it by yourself.

Here's the problem with handymen, though: Many of them aren't as competent as they let on. They may say they're "legit" and work directly for a contracting company. They'll brag that they're charging you a lower fee than a plumber or electrician would.

But in reality, you may risk doing yourself a disservice by entrusting these people to take care of your home. Many handymen don't actually have a company address or shop—they just pick up all their parts at a hardware store. This may not seem like such a bum deal as long as they do their job right. But the fact is, if they make an error rewiring something in your home—say an electrical line in your basement—you're putting your family in danger. And the risk becomes twofold: With no insurance policy to back them up if they make a misstep, you're not going to be covered. Their mistakes will come out of *your* pocket.

Handyman Hint 1

For a properly licensed, bonded, and insured handyman in your area, check with your county or city contractors' licensing department or your local Better Business Bureau. You want to make sure the handyman is reputable and has insurance to cover any damage he may incur while working at your home.

Handyman Hint 2

Don't let a handyman bully you into paying in full up front. Have him estimate both the cost of the necessary parts he may need to buy, plus the cost of labor. Then put your deal in writing and both of you sign it. Pay him only for the parts he buys and 10 percent of his labor cost in the beginning, and the total when he has completed the project.

Handyman Hint 3

Stipulate that you need to see all receipts for new parts he purchases. Without the receipts, you won't reimburse him. It's that simple.

The **Getaway!** How to Travel Savvy—and Safely

Since I spend so much time running around like a madwoman at home, all I want to do when I take a vacation is relax to the max. I used to be more of a carefree, youth-hostel-happy traveler, but now that I'm a little older, I've realized that accommodations can make or break any getaway. And too often, we're disappointed when service isn't what's been promised. So unless you're willing to rough it, according to the experts at the swanky and Modern Girl-friendly *W Hotels Worldwide*, there are some important questions you need to ask before booking your getaway:

MG TIP: Get a confirmation number in case the hotel "can't find" your reservation. Ditto if you cancel a reservation. I had booked a pricey weekend getaway and then canceled when the romance faded fast. Problem was the hotel claimed I hadn't called it off. I was out one boyfriend and two hundred bucks!

Are There Any Extra Costs?

It may sound like a good deal, but hidden costs like taxes, surcharges, and hefty overnight parking fees can add up quickly. Make sure to find out what hidden costs are waiting for you.

What's the Cancellation Policy?

Some hotels keep a portion of your deposit no matter when you cancel. Others give a full refund if you cancel within a specified amount of time. And if you're arriving late, how long will they hold your reservation? Be sure to ask.

Can You Be Penalized for Leaving Early?

What happens if your retreat gets rained out, or if you come down with the flu? Find out if they'll let you leave a day early without a pockethook penalty.

Will There Be Any Renovations Taking Place?

One weekend Marcus and I took a well-deserved break to a local hotel. We had visions of lying by the pool, drinking margaritas, and sleeping till noon. Turns out the pool was under renovation (with the jackhammering starting at 7 A.M.), and our weekend was a big bust. Do yourself a favor and ask in advance.

What Does Your Room Look Like?

Ask for a picture and even square footage of the room you're reserving. Be leery of hotels with brochures and websites that show only sweeping views of the scenery or the front of the hotel. It may be that the rooms themselves are more Motel 6 than Mar-a-Lago.

Safeguarding Your Home Before Your Getaway

Not only do *you* want to feel secure when you're traveling, you want your home to be safe, too. The best way to cover all the bases is to start "closing house" a few days before you're due to leave. Don't get caught in that all-too-familiar trap of dashing around frantically for the five minutes before you go on a trip, then forgetting your plane tickets are back on the kitchen counter. Just follow these simple steps:

Go Incommunicado

A few days before your trip, temporarily suspend your mail and newspaper delivery. Contact the post office (www.usps.com) to hold your mail and packages, or have a trusty neighbor do it for you. Be sure to bring her back a little token from your trip to show your thanks.

Let there Be (Fake) Light

Install plug-in timers (find 'em cheap at Home Depot) on light fixtures in a few chosen rooms. Rig them so they turn on and off at different times. You can do the same timer trick with radios and TVs.

Turn off Water, Gas, and Electrics

We're talking pilot light, washing machine and dryer, TV, toaster, as well as the water supply to your house (to prevent floods). Not only will you save energy, you'll keep damaging power surges at bay.

Move Your Plants

Get those greenies out of direct sun (they'll drink up less water), soak them a few hours before you're out the door, and add a little extra fertilizer.

MG TIP: Ask if your room has a hair dryer and what amenities they provide. With all the room you save not packing a hairdryer and full bottles of shampoo and conditioner, you can squeeze in those strappy sandals you really don't "need" to bring.

Find a Pet Sitter

If you have pets, obviously you'll need to find someone to care for them while you are away. I prefer finding a responsible friend or family member to look after my pets; it makes me feel less guilty (which means I'll be able to enjoy my mai tai more) if I leave them in the care of someone they know.

But if you just can't bear the thought of asking your best friend, with the three kids and a full-time job, to pet-sit one more time, you'll have to board your pet or hire a pet-sitter. Just be sure to get references from a friend, a veterinarian, or a local shelter when selecting a boarding kennel. You can also contact the American Boarding Kennels Association (719-667-1600) to make sure your kennel belongs to ABKA, a trade association founded by kennel operators to promote professional standards of pet care. To find a pet sitter you can get referrals from "pet people" you trust, but you can also contact the National Association of Professional Pet Sitters (800-296-PETS) or Pet-Sitters International (336-983-9222) for a referral. Both organizations offer pet sitter accreditation to qualified sitters with a certain amount of professional experience and training.

Leave Your Shades Partially Open

A few hours before you jet off, twist your shades a touch so they show light through them. That way, your lights will be visible through windows at night, and the half-open vibe will give the impression that people are actually living in the house.

Lock All Your Windows and Doors

Duh, I know . . . but it's so easy to forget! This includes your garage if it can be locked.

Staying Comfy and Safe in Transit

Planning a trip and locking up your house can be tough enough, but if you have to fly to get there, things get a lot more complicated. From

battling in-flight bloat to keeping your muscles from stiffening up, try these easy tricks to find some much-needed cabin comfort.

Beat the Bloat

Isn't it weird how your fingers, ankles, and joints swell to piggy proportions whenever you fly? The reason: Low pressure in the cabin causes the nitrogen gas in your body to expand. To outsmart any body stretching that takes place, wear loose-fitting clothing (think draw-string pants and cotton tops) plus shoes with removable insoles so your feet will be comfy even if they've swelled a size.

Take Stretch Breaks

It's scary to think about, but sitting on a five-hour-plus flight without standing up and stretching can contribute to blood clots in your legs. Make a deal with yourself that every half hour when the seat belt sign is off, you'll take a little walk. A great stretch: Grab your ankle and pull it straight back so your heel hits your butt, as if you were a flamingo. (But do keep a hand on a seat back so that you don't kick into someone's lap.) Switch legs and repeat.

Carbo-Load

Carbs are easier to digest than proteins in low-oxygen environments like airplanes, so nosh on pretzels, fruit, and bagels. Hot tip: Bring carrot juice in your carry-on. It will fortify your blood with extra oxygen.

Keep Your Rx's at the Ready

Never put prescription meds in your luggage—if it gets lost you're screwed. It's smarter to keep it in your carry-on at all times, in its original container even if it's a big bulky bottle. It will help people who may need to know exactly what you're taking should there be any kind of emergency situation, and the bottles are designed to protect the medicine.

MG TIP: If you're stuck in your seat because the seat belt sign is on or serving carts are clogging up the aisle, do this in-seat stretch: Rest your right ankle on top of your left knee. Lean your whole body forward so you feel the stretch in your right hip. Switch and repeat.

MG TIP: Always get a seat assigned at the earliest opportunity when you book your tickets, even if it's an undesirable one. When it comes to overbooked flights, there is a big difference between having a specified seat and being told they'll have to assign one at the gate. When overbooked, most airlines will have to ask you to give up your seat and reward you with something in return—like a free ticket. Also, you then have the power to choose whether you feel like spending that extra day on vacation, or desperately need to get back for an important meeting. If you have no seat assigned, then airlines are less likely to give you any remuneration.

MG TIP: Many airlines won't assign seats within forty-eight hours of flight time, so be sure to get it when you book, or as far in advance as possible. However, you can often get exit now and unassigned seats if you arrive at the airport early enough.

What to Do When You're Bumped Off a Flight

Crrr. There's absolutely nothing more annoying than having your perfect travel plans all mapped out . . . and then being told when you check into your gate that they're "terribly sorry . . . we're overbooked." Why you? Why?

Although most airlines only remunerate volunteers no MG will just stand there meekly and say, "Okay! No problem!" But she won't throw a princess fit either. Instead, be a little more industrious and work those sugar lips. Explain how you are a loyal customer to said airline and you are disappointed. This delay is going to disrupt your schedule for the day—and you had important business where you're headed. Then say, in a sweet-but-firm voice, "I know you understand the inconvenience I'm being put through; I think it's more than reasonable for me to either get a complimentary domestic ticket or at least be bumped up to first class on the next available flight." By throwing out the more demanding request first for the free ticket (which the agent will likely refuse, the second request won't seem all that difficult to grant).

Prepare to recline a full 150° in a plush leather seat and be served warm chocolate chip cookies and champagne. And don't you dare feel guilty about requesting an upgrade.

What Kind of Insurance Does an MG Really Need?

Your home, your car, your loved ones. Logic tells us that the more you safeguard them, the better off you'll be. But that's not necessarily true for your insurance. While being uninsured or underinsured could leave you facing huge bills or leave you unprotected from a nasty lawsuit, being overinsured means you're throwing money away. In other words, when it comes to finding a policy, bigger isn't always better. Here are the bare essentials you'll need:

Auto Insurance

People get into accidents faster than you can say, “Hey, watch it!” Each state has different requirements when it comes to insuring your car, but the bottom line is, you don’t want to skimp on it. Shop around for insurance policies, and get quotes from at least three agencies. Also, ask for discounts. Some companies will give you a lower rate if you have airbags, antilock brakes, and automatic seat belts. Some will even lower your rate if you have a spotless driving record.

When you’re buying insurance start with liability coverage. It pays for injuries, property damage and legal bills if you’re at fault in an accident. This type of coverage is mandatory in all but a handful of states. But those few states that don’t require liability insurance still require that you prove you can pay specified amounts if you cause bodily or property injury while driving. Since it’s impossible to predict just how much damage you might do in an accident, this is one place where it can pay in the long run to buy more coverage now.

Collision insurance will pay to repair your car in the event of an accident, but it’s normally the most expensive component of your policy. A standard collision insurance policy will pay for any repairs up to the fair market value of your car. Keep in mind that this value can be significantly lower than the actual cost of replacing your car (or your loan balance). If your car is financed or leased, you will need to get gap insurance to reimburse you for the difference between what you owe and what the car is worth. You can estimate your car’s value using www.edmunds.com or Kelley Blue Book at www.kbb.com. To lower your premium, choose a higher deductible (the amount you pay before the insurance kicks in) on your collision insurance (say, \$500 or \$1,000).

Homeowner’s Insurance

You may be thinking, “Hey, I live in a safe area and try not to set my home on fire as much as possible,” but skimping on homeowner’s insurance (it can also be called hazard insurance) isn’t an option. If you own a home, your mortgage company requires you to have it.

MG TIP: Eleven of the fifty states (FL, HI, KS, KY, MA, MI, MN, NJ, NY, ND, and UT . . . as well as Washington, D.C.) have some form of no-fault law. No-fault insurance requires both drivers to carry insurance for their own protection *and* places limitations on their ability to sue other drivers for damages. Your insurance company pays for your damages, and other drivers involved are covered by *their* insurance company no matter who was at fault. The downside is that no-fault insurance can be pricey, so be sure to shop around. Keep in mind that no state is purely no-fault. Most states use a combination of the no-fault system and the standard liability system, by allowing you to sue for noneconomic damages if the amount of these damages exceeds a specified threshold. A great reference for more in-depth information on no-fault laws is www.autoinsuranceindepth.com.

MG TIP: The best policies have a “guaranteed replacement” clause that will cover extras that are damaged in your home, such as moldings and wallpaper. Some insurance agencies call them HO-3s, but your agency may have a different term for this type of policy, so be sure to consult with your agent.

MG TIP: Remember that the “best” policies are not always the most expensive. For instance you could live in a low-risk area and be needlessly paying more for an extensive policy, while someone else who lives in a high-risk area could be paying less for a standard policy (when really they should invest in a more extensive policy). The best policy will be one that suits your needs and gives you the most bang for your buck. Seek the advice of an insurance agent you trust to find the “best” policy for you.

MG TIP: Update your policy every time you make a home improvement.

A typical policy usually covers up to half the value of your house, but experts say you should buy a policy that covers at least an additional 20 to 25 percent of your home. Also, if your possessions are worth more than 50 percent of the value of your home, you should have personal property coverage (and probably an alarm system!). In this day and age, it's also smart to elect for broader coverage in case of disasters like fire, flood, lightning, or wind damage.

So, the big question is, how much will you have to pay up? It's not a set rate—your policy depends on a number of factors:

- *What your home is made of:* For example, brick costs less to insure than wood-frame homes.
- *Where your home is located:* If you're in a heavy “fire” area, you may have to pay up, and the same typically goes for heavy flood and hurricane areas. But if your home is near a fire station, you'll likely pay less.
- *Security measures you've taken:* If you've installed a high-tech burglar and fire alarm, your premium will go down.
- *Your plumbing/electrical/heating systems.* The newer they are, the less you'll have to pay.

Renter's Insurance

The apartment may belong to your landlord, but all that stuff inside it—like the TV, DVD player, and computer—is all yours.

Renter's insurance will cover theft as well as fire and water damage that ruin your personal possessions. It will also cover you if any lawsuit-ripe mishaps happen under your roof—say, if a guest at one of your sangria-drenched shindigs walked into a sliding door. Liability coverage pays both the cost of defending you and any damage that the court rules you must pay. A typical policy costs between \$150 and \$300 per year, and normally gets you \$30,000 or \$35,000 for personal items and from \$100,000 to \$300,000 in liability coverage.

There are two types of renter's insurance you can purchase: replacement and actual cash value. Replacement value replaces the item with a new item of the same quality. Try to get this policy if you can. If you go with the other "cash value" policy, if your three-year-old TV is stolen, you will only be covered for whatever it is worth *right now*, not for the cost of a brand-new boob tube.

Umbrella Policies for Liability Insurance

We've been talking about "liability insurance" in terms of homeowner's, renter's, and auto insurance. But sometimes those types of liability insurance don't cover you enough. That's why getting an umbrella policy is so important—it expands where your normal policies leave off (picture an umbrella shielding you from tons of raindrops called lawsuits). Let's say your car skids out of control, runs into your neighbor's prize-winning Great Dane, their parked car on the sidewalk, and into the side of their house. If you don't have enough to cover you (home and auto coverage is usually limited to between \$100,000 and \$300,000), you're looking at a big fat lawsuit from your friendly neighbors. But an umbrella policy will kick in after your other insurance runs dry (and can cover you for up to one million bucks). You should inquire with your current homeowner's insurance agency about upgrading to an umbrella policy, as most agencies will require that you receive your homeowner's and auto insurance from them before they will allow you to apply for an umbrella policy.

The other reason you want to have an umbrella policy is to protect you in court. Let's say you got into a minor fender bender, or a friend of a friend steps on broken glass in your house during a pool party. Sure, most people would be honest and only ask for medical coverage if necessary, but if the other party knows you've got bucks to spare, they'll come up with any excuse to make you fork over as much as possible for damage and suffering ("My foot was so damaged I had to quit my job for a year."). And sometimes you are accused of doing something you're innocent of. Doesn't matter. You're going to have to pay for a lawyer to prove your innocence. Liability insurance will

MG TIP: As with auto insurance you can also lower the premium of your homeowner's insurance by upping your deductible. Most homeowner's deductibles are \$250, but boost it to \$500 and you can lower your premium by more than 10 percent.

MG TIP: Shop around for a company that sells homeowner's, car, and liability coverage—they'll often shave 5 to 15 percent off your premium if you piggyback and purchase two or more policies from them. Getting one big "umbrella" policy also allows you to have higher deductibles on some things because they're covered by other sections of the policy, which saves you money in the long run.

MG TIP: Extras extras extras. Often you can insure that bling and the new art that you've purchased under your homeowner's policy—but sometimes they are extra line items, so double-check that you're covered. The same goes for covering things like lost luggage while you're traveling or personal effects that are stolen from a hotel room. If you travel a lot, these are worth adding to your policy.

MG TIP: Take an inventory of all your belongings when you first move into an apartment. For more general household and wardrobe items, just keep a general record of what you have, so that you can guesstimate a value for them. For your more valuable items (furniture, electronics, art, expensive shoes, clothing, etc.), take photos and keep the photos in a place other than your apartment. Or better yet, narrate a video with descriptions and prices of items (keep a copy at a friend or relative's pad, too). Update your inventory annually to include new purchases. Also, save receipts on big-ticket items.

MG TIP: If you have some VIP items, such as jewelry or an expensive computer, you might want to get special riders to cover them. Your basic renter's insurance will have a limit on how much it will cover.

MG TIP: To contact the insurance department in your state, go to the Insurance Information Institute, (www.iii.org). The site will also give you detailed info on what insurance to have if you're twenty-something or a college student.

cover your legal expenses and court judgments (up to a predetermined amount). Usually, your insurance policy will find a lawyer to defend you. Trust me, shelling out a few hundred more bucks per year will save you from having to pay thousands—even tens of thousands—in the event of an accident for which you might be liable.

Life Insurance

The biggest insurance policy a Modern Girl can get is one for her life—especially if she have dependents (a husband and/or a child). Basically, it's a policy that works like all the rest: You pay a certain amount each month or year (depending on the policy) and in return, those closest to you will be covered financially in the event of your death.

Some experts advise going for "term" life insurance rather than permanent life insurance. "Term" provides death benefits for a specified period—usually five, ten, or twenty years. For instance, you could purchase a term policy that would give your family a percentage of your income until your kids are out of college or your spouse is eligible for retirement. Meanwhile, permanent insurance stays in force as long as you live, pays a death benefit, and even accumulates a cash value. The catch: "permanent" can be more expensive. But it can pay off in the long run, depending on your age and state of health. Check out the Web life calculator at www.life-line.org to help you tabulate what kind and how much insurance you need.

Willing Yourself to Write a Will

I know you haven't been, uh, dying to try your hand at writing your will. In fact, 75 percent of us haven't. But as soon as you have more assets than you had in college (like a house, for example) finance experts recommend it. Why? Because if you die *sans* will, your home state divvies up your assets in a way that can lead to ugly lawsuits, confusion for your relatives, and the allocation of assets to people in your

family who may be ill-equipped to handle them. And the worst-case scenario: If there is no living dependent to pass your money on to, the government can pocket it all.

If you have small kids or plan to soon, a will is an absolute must. Not only will you be safeguarding their financial future, the will also allows you to spell out who their guardian will be, appoint a financial guardian (such as a bank), and indicate at what age your kids will inherit your assets. Without a will, your spouse will get custody of your children—but if both of you die at once and there is no will, the courts will decide who'll take care of them. A basic will should cost you less than \$500 to set up, with or without a lawyer.

“Will Do” 1

Just signing your name on a piece of paper doesn't make a legal will. So make sure you take the time to cross the t's. When you're filling out the form, you'll want to have two witnesses who are recognized by a notary public.

“Will Do” 2

Allocate your assets by percentages rather than in dollars because the dollar value of your estate will fluctuate.

“Will Do” 3

Make sure to include a financial power of attorney and a medical power of attorney in your will. They let you delegate someone (your husband, your sister, your parents, and so on) to have the final say about your money or your health based on your wishes, should you become incapacitated (like how long to keep you on life support if you're in a coma). Depending on your state, this will involve signing a form called a Declaration of Preneed Guardian, as well as a Health Care Advance Directive. Make sure your doctor, lawyer, close family member have copies. For more information go to www.uslivingwillregistry.com.

MG TIP: No matter what type of coverage you're shopping for—from life insurance to auto insurance—check out your carrier's rating. All reputable insurance companies will be rated by independent financial rating services. You can access these ratings at most libraries or directly from the rating companies themselves, who may charge for their services. Standard and Poor's 212-438-2400 (www.standardandpoors.com) and Moody's Investors Service 212-553-0377 (www.moody.com) are two of the best. Look for a rating of A or higher.

MG TIP: Although you may not need life insurance now, getting it early can often lock you into a better rate than when you're applying for it a decade or two later, when you are older.

MG TIP: For more advice and the necessary forms, check out www.legalzoom.com or www.buildawill.com.

“Will Do” 4

Think about creating a Revocable Living Trust as your will. A living trust is an arrangement in which you transfer ownership of your assets from yourself to the trust. It is called a living trust because it is created during the settlor's lifetime. The person who manages the trust is called the trustee (you can appoint yourself, a lawyer, or a trusted family member). That means you have complete control over your assets. And whereas most trusts are irrevocable (meaning that once you give your assets away, you can rarely get them back), a living trust lets you make changes whenever and however you want, should circumstances change in your family or your health. Besides giving you flexibility, it safeguards you from getting whipped by taxes. Let's say you're leaving your home to your child and are afraid of the estate taxes they will have to pay. You can state in your trust that you want to terminate your trust if the taxes mount to a point at which it isn't in your child's best interest to take on the inheritance. Another bonus: Assets are transferred to your beneficiary immediately after your death (with a regular will, it can take up to two years or longer). Also, because the trust is in your name, you won't be subject to legal fees from attorneys and court costs because they have no control over the living trust. Lastly, because your trust is guaranteed to be private, you are safeguarded from family members contesting the ways you've allocated assets (with a will, it's easy).

“Will Do” 5

Consider tax-free “gifting.” While you're still alive, you're allowed to give away up to \$10,000 per year to as many people as you like without paying a gift tax on it. Married couples can “gift split” and give up to \$20,000 per year to each person they please. You're also able to give away up to \$675,000 to your spouse during your lifetime or after you pass away—without paying any federal gift or estate tax on it. This number will shoot up to \$1,000,000 in 2006.

How to **Save** Someone's Life

It's not just about legally protecting the lives of the people you love—it's about keeping them safe, too. Of course it's a no-brainer to dial 911 when someone is in trouble. But seconds count when someone loses consciousness, so you have to act quickly—sometimes before help arrives. Brain damage can occur in as little time as four minutes without oxygen. What I recommend is to take a CPR (Cardiopulmonary Resuscitation) class at your local Red Cross chapter (find at your local chapter www.redcross.org/where/where.html) so that you have a basic knowledge of life-saving techniques.

If you feel hesitant to use the CPR techniques you learn in class on someone in need, remember this: There is a Good Samaritan law in effect to protect people who help in an emergency.

To get you acquainted with what you'll be learning in CPR class, here are some basic guidelines from the American Red Cross:

Check for Consciousness

If you can tell that the person is not injured, lightly tap the victim on the arm and yell "are you okay?" If you don't hear a response, call 911.

Think A-B-C: Airway, Breathing, Circulation

Here's how it breaks down:

- **Open the airway.** Kneel next to the victim, place one hand on the victim's forehead and gently tilt it back. At the same time, place the index and middle fingers of your other hand under the chin and lift to pull it forward.
- **Check for breathing.** As you're keeping the airway open, put your cheek near the victim's mouth and look, listen, and feel for breathing. Look at his or her chest to see if it's rising or falling, listen and feel for breathing against your cheek. If none of this happens it's time to do rescue breathing.

MG TIP: Do two breaths every fifteen seconds for an eight-year-old or older.

MG TIP: Remember this equation in your head: 4x (15 chest compressions + 2 breaths).

- *Rescue breathe.* Pinch the victim's nostrils shut with your thumb and forefinger. With your other hand, continue tilting up the chin to keep the airway open. Take a deep breath and place your mouth over the victim's, forming a tight seal. Give two full breaths, then check for signs of circulation such as normal breathing, coughing or movement in response to the rescue breaths. If signs of circulation are there, continue to give rescue breaths until help arrives or the victim starts breathing on his or her own.
- *Do chest compressions* If there are no signs of circulation, begin chest compressions. For adults, kneel next to the victim with your knees perpendicular to their rib cage and trace your fingers up the ribs to where they meet at the bottom of the breastbone (aka the sternum). If you are kneeling on the right side of the victim, place two fingers from your left hand on the tip of the breastbone and the heel of your right hand directly above your fingers. Now slip the two fingers away, and place your left hand on top of your right. Don't allow your fingers to touch the chest—they could damage the ribs. Straighten your arms, lock your elbows, and center your shoulders above your hands. Press down in a steady rhythm, using your body weight and keeping your elbows locked. The force from each thrust should go straight down onto the breastbone, pushing down 1.5 to 2 inches. It may help to count "one and two and three and four . . ." up to fifteen compressions. Give one downward thrust each time you say a number. Lift your weight (but not your hands) from the victim's chest each time you say "and." After fifteen compressions, open the airway with the head tilt and chin lift, and give two full, slow breaths, taking one breath in between. Repeat the fifteen compressions and two-breath cycle four times. Check for breathing and pulse again. If there's a pulse but no breathing, just do rescue breathing. If there is no breathing and no pulse, go back to your fifteen compression/two-breath cycle until help arrives.

Choking Versus Heart Attack

It's a beyond-scary thing to see someone (whether it's a loved one or a stranger) start to uncontrollably cough or gasp from chest pains. How do you know whether people are having a heart attack or if they swallowed something down the wrong pipe and need to have the Heimlich maneuver performed on them? They're probably having a heart attack and you should call 911 immediately if:

- They feel pressure, intense burning, tightness, aching, and a squeezing-crushing sensation in their chests
- They have pain radiating to their backs/arms/shoulders/wrists/necks/jaws/teeth
- Other symptoms are: sweating, shortness of breath, nausea, vomiting, dizziness, total weakness, fainting rapid or irregular heartbeat
- Their pain has lasted longer than three to five minutes or goes away and returns

The Heimlich Maneuver

If you are certain the person is not having a heart attack but is choking on food or another object, call 911. In the meantime, there are measures you can take. Stand behind the victim and wrap your arms around his or her waist. If the person is standing, place one of your feet between the victim's feet so you can support the individual's body if he or she loses consciousness.

MG TIP: If the victim loses consciousness, gently lower the person to the ground and call 911.

Step 1

Make a fist with one hand. Place the thumb side of your fist against the victim's abdomen, just above the navel but well below the sternum.

Step 2

Grasp your fist with the other hand. Give quick inward and upward thrusts. This may cause the object to pop out.

How to Save Your **Own** Life

Sometimes it's not other people who need saving—it's you. Sure, MCs are fearless and don't like anything getting in the way of doing what we've got to do, like driving or walking where we want, at whatever hour we want. But there's a difference between being fearless and not being safe. Keep these safety tips in mind the next time you're walking or driving alone:

Ladies, Prepare Your Weapons . . .

When you're in an unfamiliar situation, go ahead and take out your keys and hold them daggerlike between your fingers, or carry pepper spray. But what's more important to understand is that the keys have to be out and ready when you're walking to your car. Spend one second fiddling to get them out and your attacker will have the upper hand.

Don't Glue Your Cell to Your Ear

While opening up your cell phone and pretending to call your boyfriend can deter a potential attacker, blindly babbling to your friend isn't wise when you're walking alone. Why? When you're gabbing away on your phone, your defenses are down because you're distracted in conversation. Not only are you not looking at what's around you, you're not able to listen as clearly. If you absolutely must make a call, stay alert as to who's around you in a 360° radius.

Get Physical

When in doubt, go for the groin. Think about kicking your attacker all the way to his throat, via his groin. Another technique if your attacker has you in a headlock: Gouge his eyes in any way you can. Don't get

caught up in feeling like he's the bad guy and you're the victim. You have to transform your mind-set in a split second from being the prey to being the predator. Your mantra should be, "You're attacking me? No, no, no, I'm attacking you."

The Emergency Kit Every MG Needs in Her Home

Being an adult is about being prepared for life's little catastrophes—whether it's being accosted on the street or dealing with one of Mother Nature's disasters. And I'm beyond embarrassed to admit this, but when my husband and I were in New York City (aptly during the August 2003 gigantic blackout), we were anything but prepared. In fact, I think we'd win the award for Dumbest Couple in a Disaster. Thankfully, our kids were safely ensconced with grandparents in well-powered Los Angeles.

Instead of worrying about the fact that we had no water, candles, or food for who-knows-how long, we popped open the one bottle of Veuve Clicquot in our fridge (hey, it was going to go flat, right?) and got blitzed. Then we took a long shower together (don't worry . . . I'm getting to my point). Well, an hour later the water shut off in my building. As in, can't-flush-the-toilet-or-brush-your-teeth-or-wash-your-hands shut off. And it stayed like that for two days, until the power came back on in our neighborhood. If only we had been a little better prepared, we wouldn't have been stinky, grimy, dehydrated, hungry, and flashlight-less. And here's the kicker: I found out later that you're supposed to fill your bathtub with water whenever there's a blackout, because you can use it for toilet flushing by pouring a bucket of water down the toilet to create a gravity flush. Well, there's always next time . . .

Here's a Modern Girl Emergency Kit that I should have had that fateful day—stock up yourself so you don't get caught unprepared like me. Store these supplies in a waterproof container:

- A flashlight and extra batteries
- Bottled water and canned/nonperishable food (and a can opener)
- A first aid kit
- A utility knife
- Candles with waterproof matches
- A garbage bag
- Moist towelettes
- Band-Aids
- Tampons
- Work gloves
- Heavy wool blanket
- Extra clothing
- Raincoat
- At least \$200 cash
- Vital prescriptions (make sure you stay up to date)
- Emergency phone numbers
- Your insurance policy

Whew. Now that you're armed with all this info—from plumping up your anorexic bank account to tapping into your inner Angelina Jolie from *Lara Croft: Tomb Raider* when disaster strikes—I hope you're feeling pretty badass and prepared to take on the world. Don't worry if you screw up and forget half of what you've just read in these many pages. (Goodness knows I've had my blank-brained moments where I feel absolutely clueless . . . and I *wrote* the book). But that's the beauty of having all this info at your fingertips. The real secret of being a Modern Girl isn't pretending to be a holier-than-thou superwoman who knows absolutely everything—it's about looking for those key strategies to make your life easier, richer, more workable for you. And I hope throughout these pages, I've paved the way for you to get there, whether that means being a domestic goddess, perfect hostess, stick-shift master, star CEO, stiletto-survivor, legendary lover, golf pro, financial guru, lifesaver, or all of the above. Because with a few savvy shortcuts and a little help from her friends, a Modern Girl *can* have it all.

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About the Author

JANE BUCKINGHAM's marketing and consulting firm, Youth Intelligence, tracks lifestyle trends for Levi's, Target, Lancôme, NBC, Microsoft, ESPN, Fox, Sony, Avon, Chanel, and many other companies. She is a contributing editor to *Cosmopolitan* and the host of the Style Network television series Modern Girl's Guide to Life. She lives in Los Angeles, California, with her husband and their two children.

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Credits

Book design by Judith Stagnitto Abbate / Abbate Design
Illustrations on page 42 by Russ Maschmeyer

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Adobe Acrobat eBook Reader March 2006 ISBN 0-06-117676-1

Library of Congress Cataloging-in-Publication Data

Buckingham, Jane.

The modern girl's guide to life / Jane Buckingham.—1st ed.

p. cm.

ISBN 0-06-073416-7 (alk. paper)

10 9 8 7 6 5 4 3 2 1

About the Publisher

Australia

HarperCollins Publishers (Australia) Pty. Ltd.
25 Ryde Road (PO Box 321)
Pymble, NSW 2073, Australia
<http://www.perfectbound.com.au>

Canada

HarperCollins Publishers Ltd.
55 Avenue Road, Suite 2900
Toronto, ON, M5R, 3L2, Canada
<http://www.perfectbound.ca>

New Zealand

HarperCollins Publishers (New Zealand) Limited
P.O. Box 1
Auckland, New Zealand
<http://www.harpercollins.co.nz>

United Kingdom

HarperCollins Publishers Ltd.
77-85 Fulham Palace Road
London, W6 8JB, UK
<http://www.uk.perfectbound.com>

United States

HarperCollins Publishers Inc.
10 East 53rd Street
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<http://www.perfectbound.com>