

Valued thoughts inspired

by SHIRLEE IDEN

Clothing wears out, toys are broken and forgotten, but an investment gift may be around to keep one warm in their old age.

With the high cost of living and giving these days, many people are choosing to give gifts of substance that will appreciate in value.

It's more a matter of thoughtfulness and care than the money expended. And there are no end of ideas for investment gifts.

You can give a gift of learning, such as sewing, art or music lessons that may reap a lifetime of pleasure for the recipient.

Just a decade ago, private citizens couldn't own gold which was stabilized at \$35 an ounce. All that has changed and those canny enough to have seen it coming now gloat over the fact that gold is close to \$700 an ounce on world markets.

We can't all afford an ingot or even an ounce, but most can afford a coin. Gold coins come in all weights, allowing the buyer to gauge the amount of the gift he gives.

More sentimental persons may want to make their gold gifts gifts of jewelry, but jewelry is difficult to resell for gain.

Dick Rosenblum of Birmingham Stamp and Coin contends it doesn't matter what sort of investment gift you choose as long as you buy quality.

"Buy quality and it will always appreciate in value," Rosenblum said. "I always emphasize quality whether in a coin or stamp or whatever. Then the owner can always easily dispose of it later and be assured of a profit."

ROSENBLUM said a quality stamp or coin can be bought for \$100 and sometime even less.

"You can take \$100 and buy a good quality Lincoln penny," he said. "I recently bought one for \$1500 and had to buy \$15,000 of other goods to obtain it."

Rosenblum said he's been "fooling with stamps and coins" for 30 years. But his thesis holds for real estate and diamonds as well.

"Buy quality and those with even modest incomes can guarantee appreciation," he said.

David Stulberg, vice president of Merrill Lynch Co. in Bloomfield Hills, believes gift givers can give a significant gift that will give diversification and safety for just about \$250.

"You should have at least \$250 to invest and put it into a well managed fund," he said. "Safety in stocks comes from buying diversified holdings."

STULBERG said after the initial investment holders can add to their investment in increments as small as \$40.

More esthetically directed gift buyers can look into the arts, another area where pricing have risen even more than inflation or the cost of living.

Paintings, lithographs, drawings, watercolors are all good investments, when chosen carefully. But so are well done art books and good posters.

And if you love jewelry, but can't afford a quality diamond, good pearls or gold or silver pieces, many semiprecious stones are becoming scarce as well.

Coral, turquoise and amber are rich in color and are being utilized by skilled designers today.

Christmas Ideas From Genna's

Schmid Beautiful things that say, beyond words, who you are.

Wood Comes To Life...

It begins with the charming and peaceful designs of talented Spanish artist Juan Ferrandiz, famed for his ability to capture the timeless appeal of children and animals. Then the skilled hands of Anri woodcarvers, working high in the Italian Alps, give life-like dimension to the artist's creation. Carved and painted by hand, the finished figurine is a collector's delight.



\$175

"Quintet"

FERRANDIZ



\$85

"Quiet Reflections"

"Border Fine Arts" Sculptured Porcelain by Schmid



\$165

"Saw-Whet Owl"
Artist: Victor Hayton

Dresden



\$1100

"Musical Quintette"



\$180

"Spanish Dancer"



\$92

"Boy With Guitar"

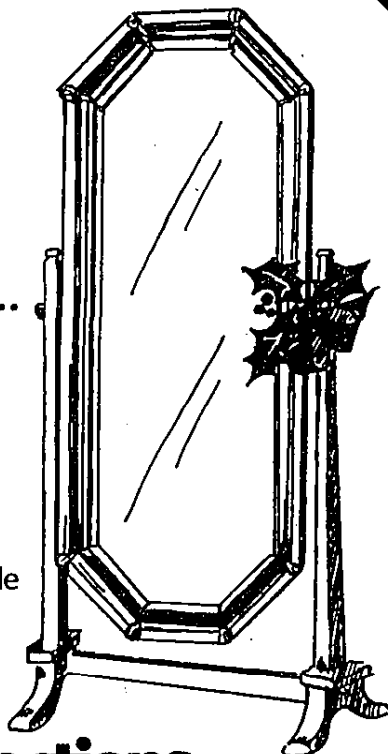
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