

O'S FALL FASHION FILE

Savvy tips, the best Web sites, money-saving checklists... Here's an insider's guide to the kind of shopping that makes sense these days: smart, selective, and systematic.

INSIDE: Versatile Values Online Designer Finds Simple Additions What to Ask Before You Buy

Versatile Values

You want clothes that work for you? We've got them: three versions of four infinitely adaptable classic pieces that can go day to night, Monday to Sunday. Call it 24/7 fashion.



WORK

Secret agent mystique in a practical package—that's the beauty of this coat (London Fog, \$100). Here it's paired with the season's "it" color: purple. "I love that deep, regal shade," says **DENISE HUNGERFORD, 41**, a marketer for an entertainment company. Her sleek ensemble: tweed suit (Talbots jacket, \$219, and skirt, \$119), shirt (DKNY Jeans, \$79), and suede shoes (Ron Donovan). Earrings, Wendy Mink Jewelry. Ring, Wendy Brandes.



EVENING

Take a frothy skirt (Repetto, \$128) and rosette-trimmed top (Sportmax, \$115) and adopt the habit of flinging a trench (Martin + Osa, \$170) over evening clothes for a nonchalant mix. This coat's lustrous fabric is dressy-looking and supple: "I'm learning to extend the trench's range by playing with it," Denise says—wrapping, belting, tweaking the collar and sleeves. A creamy palette keeps the outfit unified. Earrings, ABS by Allen Schwartz Jewelry. Shoes, Pedro Garcia.



WEEKEND

Riding the menswear trend, the trench (Tommy Hilfiger, \$228) hangs out with a checked jacket (Liz Claiborne New York, \$159), crisp shirt (Club Monaco, \$69), and skinny corduroys (Gap, \$55). The big, slouchy chain bag (Anya Hindmarch) and ballerinas (Kate Spade New York) are just the ticket for dashing around doing errands: "Nine times out of ten I'm in flats," Denise says. "I can't let heels slow me down!" Hoops, Sequin. Bangles, Kara by Kara Ross. ▶

THE TAN TRENCH

Svelte enough to be sexy, roomy enough to go over layers.