



With This Ring

Dear Dr. Per Cap:

Last week my boyfriend proposed to me with a cheap rubber engagement ring like I see advertised on the internet. I love him but I'm worth more than what looks like a hot pink broccoli band on my finger. Am I right to tell him he needs to step up his game?

Signed, Material Girl

Dear Material Girl

First off and most importantly –Congratulations! I wish you and your fiancé well on your upcoming nuptials.

Ah, those faddish silicone rubber rings popping up on websites and YouTube videos. My understanding is that silicone appeals to couples looking for an alternative to traditional metal wedding rings. They're especially popular with the active lifestyle crowd – jocks, cops, and guys who aren't down with the old rule that says a man should spend two month's pay on an engagement ring.

Others consider safety features. Such as the flexibility of silicone that allows a ring to stretch if your finger gets stuck in a door or working with tools and equipment; as opposed to a metal ring that can break your finger or worse, rip it right off. Good information when operating a jackhammer on demo day. Silicone also won't conduct electricity which could save your life if caught going Ben Franklin in a thunderstorm. Some people might also feel safer not worrying about being mugged or burgled over a broccoli band. And to think how many engaged couples think their biggest risks are a spouse squeezing the toothpaste from the middle of the tube and a mother-in-law knocking the family frybread recipe?

But I get it. You want a piece of ice. And you're right. The bride deserves to have her way, within reason of course. {Insert tacky reference to Kim Kardashian's and Kanye West's \$2.8 million wedding!}

Of course I can see your fiancé's side too. Maybe he's saving money to put towards a honeymoon in Hawaii, a new house, or the most romantic option – maxing out his and her Individual Retirement Accounts. Maybe he's opposed to the environmental hazards of diamond mining or the brutal treatment of some of the industry's workers. Diamonds also don't appreciate or increase in value like other investments - IRA hint, hint. Times are changing, and many committed couples are saying no to

expensive jewelry they equate with outdated traditions founded on principals of classicism and elitism. Heck many happy couples are just saying no to a legal marriage altogether.

But here's what concerns me most - it sounds like you and your future hub are humming on radically different wave lengths. If the ring is that big a deal you need to tell him how you feel and let him explain why he feels silicone is the best way to symbolize your everlasting love. If the two of you can't reach a healthy compromise maybe it's time to realize everlasting might mean never lasting.

Ask Dr. Per Cap is a program funded by First Nations Development Institute with assistance from the FINRA Investor Education Foundation. For more information, visit www.firstnations.org. To send a question to Dr. Per Cap, email askdrpercap@firstnations.org.