



Bridal Guide

**Preparing for
your big day**

*How to make healthy
habits a part of
your prep*

**How to curtail
wedding
spending**

*...and still
impress guests*

**...And
much more!**

*Including pets in your
ceremony, destination
weddings, and more*

January 2019 • Section A

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Get schooled on wedding terminology

Couples about to embark on their wedding journeys will likely learn a thing or two about party planning once their engagements are over and they are newly married. Wedding planning can seem overwhelming and a tad confusing at times, but a crash course in wedding terminology can help couples make more informed choices along the way.

- **Blusher:** A short, single-layer veil that covers the bride's face before the ceremony.
- **Boutonnière:** A single flower bud worn by the men in the bridal party.
- **Canapés:** Bite-sized appetizers served during the cocktail hour of a reception.
- **Civil ceremony:** A marriage ceremony conducted by a council official or justice of the peace at a municipal location rather than in a house of worship.
- **Cocktail hour:** Typically an hour-long interlude between the wedding ceremony and the main dinner of the reception. Guests have time to arrive and mingle before being seated.
- **Corkage fee:** A fee some establishments charge to allow guests to bring their own wine.
- **Dais:** A podium or platform raised from the floor where the bride and groom are seated.
- **Deposit:** A percentage of the total cost of service given to a vendor to secure a date for their services.
- **Dragées:** Round, small edible balls of sugar that appear



on wedding cakes.

- **Escort (seating) cards:** Printed cards that direct reception guests to their seats.
- **Fondant:** A sweet, pliable product used to decoratively cover layered cakes. It can be used in lieu of straight buttercream.
- **Handle wrap:** Ribbon or fabric that wraps around the stems of a bouquet the bride and wedding party carries.
- **Maid/matron of honor:** The title given to the woman who assists the bride and stands closest to her at the altar.

“Maids” are those who are unmarried, while “matrons” are women who are.

- **Master of ceremonies:** An individual who will work with the DJ or band to announce the various components of the wedding reception.
- **Nosegay:** A small bouquet or flower arrangement typically given to the mothers of the bride and groom before the ceremony.
- **Processional/Recessional:** Musical pieces that mark the entrance and exit from the wedding ceremony.
- **Receiving line:** A line of the key people in the wedding who welcome and greet guests.
- **Stationery:** All of the paper products used at the wedding, including invitations, programs and enclosures.
- **Tablescape:** A word that describes the multiple components of centerpiece designs.

Learning some basic wedding terminology can simplify wedding planning.

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Did you know? Wedding Hairstyles

A wedding is a tough time to experience a bad hair day. Clothing styles, time of day and weather all can dictate a wedding hairstyle, but ultimately one of the most important factors in a wedding hairstyle is finding a stylist who understands you and can exercise your vision. A patient, understanding stylist who is open to viewing different photographs and drawing inspiration from various places, as well as running through a few trial styles, can help brides (and grooms) look their best. In fact, trials are a must to ensure that a chosen style will work with your hair texture. If you plan to get your hair colored, professionals recommend doing so about three weeks in advance of the big day so it looks natural and any potential snafus can be remedied beforehand. Your stylist may suggest a light trim prior to the wedding so that the ends are fresh and healthy. And since you're putting your faith in a qualified stylist, trust their expertise and vision. Keep an open mind to their suggestions. You may fall in love with one of the options you hadn't considered.

Make healthy habits a part of wedding prep

After the big question is popped and loving partners decide to spend their lives together as a married couple, a whirlwind of activity will ensue. Although wedding planning is exciting, some couples may feel overwhelmed with all the decisions that need to be made before they can tie the knot. In this state of increased pressure, stress may build and health could falter. According to a Cornell University study, more than 70 percent of brides-to-be have weight loss on the brain, but shedding pounds shouldn't be the only health factor to consider. Here are some easy ways to stay mentally and physically fit in advance of a happy wedding day.

- **Get daily exercise.** Exercise is important for maintaining a healthy body weight and keeping stress levels in check. Exercise also can boost mood. The Department of Health and Human Services recommends getting at least 150 minutes of moderate aerobic activity or 75 minutes of vigorous aerobic activity each week. Strength training exercises performed at least twice a week complete a well-balanced exercise regimen.

- **Slow down and relax.** Those who go full-throttle with all of their responsibilities – including wedding planning – may burn out. Stress can weaken the immune system and make people vulnerable to illness. Schedule some time for date nights with your fiancé, and don't overlook the benefits of hanging out with friends and getting away from wedding planning for a bit.

- **Eat body-boosting foods.** The foods we eat can impact everything from energy levels to skin radiance. Foods like berries, sweet potatoes, broccoli, greens, green tea, and dark chocolate all contain antioxidants that boost the immune system, states The Food Network. Avoid drastic diets that can do more harm than good. Simply cutting 500 calories a day can help the average person lose a pound per week if weight loss is a goal. Simple ways to trim calories are to choose skim milk over whole milk and choose low-calorie snacks.

- **Cut down on alcohol consumption.** Toasting to the future with a glass of wine may become rote in the months



Couples can exercise together to maintain physical and mental well-being as they count down to their wedding day.

leading up to the wedding, but alcohol is a diuretic and a source of liquid calories. Alcoholic beverages dehydrate the body and cause it to hold onto water. When imbibing, stick to low-calorie cocktails like a vodka spritzer (60 to 80 calories) instead of a calorie-laden frozen margarita (300 calories).

Feeling and looking one's best starts long before the wedding day. By making health a priority, couples can start their new lives together on healthy footing.

Fall weddings claim the top spot

According to Zola, a free suite of wedding tools, summer has been upstaged by autumn as the most popular time of the year to tie the knot. For the first time, this year 40 percent of all weddings will take place during the months of September and October. Additionally, the site identified October 20, October 13 and September 29, each a Saturday, as the most popular wedding dates, respectively, of 2018.



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How to create a wedding day schedule

Wedding days can be hectic. In fact, many couples note after tying the knot that their wedding days were so busy that the ceremonies and receptions were over before they knew it.

Creating a wedding day schedule can seem like a daunting task. Couples tend to have lots of things to do before saying “I do,” and organizing everything so ceremonies begin on time can seem as puzzling as a brain teaser. But certain scheduling strategies can help couples ensure they look their best and make it to the altar on time.

- Start with the ceremony. Couples can establish a framework for their wedding day schedule by working back from the ceremony. Once the ceremony time is set, couples who plan to take photos before their ceremonies can then work with their photographers to determine how much time they will need for photos and where they want to take the photos. Bridal parties may need transportation to the photo session, so determining when and where to take photos before the ceremony gives couples an idea of when to arrange for pickup.

- Confirm when the wedding venue is open to the wedding party. Before booking hair and makeup appointments, couples should confirm when they will be able to access their wedding venue. Brides may want to get their hair and makeup done at the ceremony site, but that may only be possible if the venue opens early for the wedding party. If it does not, then brides must account for transportation time to the ceremony site when making their wedding day schedules.

- Determine how much time is needed for hair and makeup. Weddings that feature large bridal parties will require more time for hair and makeup than ceremonies with



small bridal parties. Grooms and groomsmen often take care of their own hair, though some grooms might want to schedule hot shaves for themselves and their groomsmen. Grooms should ask groomsmen if they want a hot shave and then work with their barbers to determine how much time it will take to tend to all participants. Brides with large bridal parties may need to book more than two hair and makeup artists so everyone can get done on time. Wed-

ding hair and makeup sessions can last several hours for large bridal parties, so brides

should schedule their sessions early if their parties are big.

- Make lunch arrangements. Some couples choose to tie the knot and host their receptions at the same venue. In such instances, if brides are getting their hair and makeup done at the venue, ask the venue representative if lunch can be provided to the bridal party. Some venues may include small lunch buffets in their reception costs, while others might charge extra. Confirm the availability and costs, and if it's unavailable or too expensive, then arrange for lunch to be delivered. Either way, couples should not skip lunch, as it may be their only chance to eat until after the ceremony.

- Distribute your schedule to one another and the bridal party. Once the wedding day schedule has been devised, couples should share it with each other and their wedding parties. Grooms' wedding day to-do lists might not be as extensive as brides', but grooms should still be kept in the loop regarding the schedule so they can help if anyone has questions or if something goes awry. Sharing the schedule with the wedding party decreases the chances of someone being late or missing an appointment.

Couples can solve the riddle of scheduling their wedding days by working backwards and asking their vendors to cooperate in laying out the day's events.

Did you know? First Dance Song

A first dance song at the wedding reception often sets the tone for the upcoming festivities and can exemplify just how newlyweds feel about each other. Couples may agonize over which song to choose, but there are many different resources available that can help couples narrow down their options. Spotify, the popular streaming music service, has compiled a list of the most popular wedding songs for 2018, based on global respondents. Their top pick was “Perfect,” by Ed Sheeran, a song that many might suspect was composed with wedding dances in mind. Sheeran’s “Thinking Out Loud,” Etta James’ “At Last,” John Legend’s “All of Me,” and Elvis Presley’s “Can’t Help Falling in Love” filled out the remaining top five spots on Spotify’s list.



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How to curtail wedding spending and still impress guests

Tying the knot can be an expensive endeavor. According to The Knot 2017 Real Weddings Study, which surveyed nearly 13,000 brides and grooms in the United States who got married in 2017, the average cost of a wedding was more than \$33,000.

That figure may surprise some couples planning their weddings, many of whom may not be able to afford spending so much on their ceremonies and receptions. Couples may feel pressure to compete with friends and relatives whose weddings they have attended in the past, and that may compel some to stretch their budgets and even go into debt to finance their nuptials. However, there are ways for couples to curtail their wedding spending and impress guests at the same time.

- Trim the guest list. The 2017 Real Wed-

dings Study found that couples spent an average of \$268 per guest in 2017. Many couples are recognizing that smaller guest lists are a great way to lower wedding spending, and The Knot study found that the average guest count decreased from 149 in 2009 to 136 in 2017. Trimming the guest list may seem harsh, but couples who work together need not cut their guest lists in half. By working together, couples can likely find between 10 and 15 acquaintances on their initial lists who won't be offended if they're not invited. Couples who spend the 2017 average per guest can save nearly \$3,000 by removing just 10 people from their guest lists.

- Expand your venue horizons. A greater number of couples are looking beyond traditional wedding venues and opting for more unique locales to tie the knot. The 2017 Real Weddings Study found that 15 percent of

2017 weddings were held on farms, ranches and even in barns, while just two percent of weddings were hosted in such venues in 2009. The growing popularity of unique wedding venues may make some locations more expensive than couples anticipate, but a willingness to tie the knot in a unique venue greatly increases couples' options, improving the chances they will find more affordable venues.

- Cut back on guest entertainment. Customizing experiences for guests is a major reason why today's couples are spending so much more per guest than their predecessors. Spending for customized guest entertainment, which includes things like photo booths, sparklers and video booths, tripled between 2009 and 2017. Couples may want to give their guests unique experiences, but should not stretch their budgets or go into debt to do so.

- Tie the knot in winter. Summer and fall were the most popular wedding seasons in 2017, and that does not figure to change anytime soon. Couples can take advantage of those trends by getting married in winter,

a slow season for wedding venues and vendors, who might be more flexible with their prices. The most popular months to tie the knot in 2017 were September, June and October, so couples who don't want to wed in winter but want to avoid paying top prices should avoid those three months.

Weddings are expensive, but couples can find ways to cut costs without sacrificing quality.



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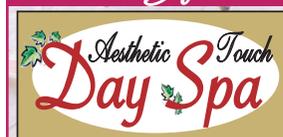
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Alternatives to engagement rings

Engagement rings are often sizable investments. Money magazine reports the average engagement ring costs around \$5,800. An engagement ring symbolizes the start of a lifelong commitment and may even set the tone for a couple's wedding day.

Jewelry styles are personal, and grooms-to-be should carefully research their significant others' preferences in terms of precious metals, colors and gemstones. Even though tradition holds that a diamond gemstone is classic for engagement rings, these precious stones are not the only options. In fact, before World War II, just 10 percent of proposals involved diamond engagement rings. That number jumped to 80 percent by 1990. However, many modern couples now lean toward other offerings not only for the uniqueness they provide, but also for the potential cost savings.

Those seeking something unique can embrace these engagement ring options.

- **Amethyst:** This vibrant, lavender-hued stone can be breathtaking when cut the correct way. Purple shades have long been as-



- **Amethyst:** This vibrant, lavender-hued stone can be breathtaking when cut the correct way. Purple shades have long been associated with royalty, making an amethyst fitting for such an occasion as special as an engagement. Because amethysts, which are less expensive than diamonds, are a seven on the Mohs scale for gemstone hardness, they can be very durable.

- **Knot rings:** These rings do not have a center stone. Rather, they're designed to be a tied knot or infinity symbol. These rings can be particularly sentimental as they represent true, unbroken love.

- **Opal:** Gemstones, like flowers, have

been assigned certain meanings. Tying the engagement ring to one of them can infuse more symbolism into the relationship. Opal, for example, represents love, passion, creativity, spontaneity, and inspiration. Those traits seem tailor-made for surprise proposals.

- **Sapphire:** While sapphire stones often are blue, they can also be yellow, green, pink, and white. Sapphires are the third hardest mineral. A white sapphire can be the perfect diamond replacement.

- **Garnet or ruby:** Red is the definitive color of love. A Valentine's Day proposal can be made even more special by presenting an engagement ring with a red gemstone.

- **Moissanite:** The jewelry source Brilliant Earth says moissanite is a gemstone first discovered in 1893 by Henri Moissan in a meteorite that fell to earth. It is remarkably similar to a diamond in appearance and strength. Moissanite also has heightened brilliance, with a refractive index higher than that of a diamond.

Couples have many beautiful alternatives to diamonds that they can explore when shopping for engagement rings.

 A woman with blonde hair and tattoos is looking at the camera. She has a large tattoo on her neck and shoulder.

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Second marriage guide

Taking a chance on love and marriage for the second (or third) time is certainly worthy of celebration. The Pew Research Center reports that at least four in 10 new marriages now include at least one partner who has been married before, a trend that is on the rise.

Planning a second wedding can be challenging, as individuals may be worried about proper etiquette, superstitions or meeting the expectations of others. But there are no hard rules governing second weddings. Now that couples are older and a bit more experienced, wedding planning may be met with greater enthusiasm and patience. These tips can help the process along.

- Dress it up. Brides need not eschew white if they prefer to wear it for their second weddings. White,



cream, ivory, or other shades are perfectly acceptable. Also, brides can make their gowns as lavish or as simplistic as they desire. The length and style of the dress should reflect the formality and scope of the event.

- Make it unique. Couples who have been married before may want to set this new occasion

apart from their previous weddings. Brides magazine experts suggest discussing previous celebrations and what can be done differently this time around. Couples can use this opportunity to get to know each other more intimately by personalizing their festivities.

- Don't feel beholden to inti-

mate affairs. Second weddings tend to be more intimate, as guest lists tend to be smaller and couples tying the knot again may prefer more intimacy and less hustle and bustle. But couples should not avoid inviting people simply because second weddings are typically small affairs. Invite as many friends and family as you want and as your budget allows.

- Set up a registry. Established couples may have the household basics already in place, but registries can include fun or entertaining gifts that speak to couples' interests. These may include home theater systems, fancy cookware, athletic equipment, or even funds for travel.

- Involve the children. Couples who have children can make them a special part of their second

wedding celebrations. Kids can play any role in the ceremony, depending on their age. If the second marriage comes after an amicable divorce, couples can invite their former spouses to provide support to their children so they can feel comfortable in the wedding.

- Be prepared. The marriage application process is similar the second time around, but additional documents, such as a divorce decree or death certificate, may be necessary. These legal documents also will be needed for men and women who intend to change their last names after getting married.

A second marriage deserves as much celebration as the first and gives couples an opportunity to express their love for each other and their appreciation to their friends and families.

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Factors to consider before including Fido in your wedding

Pets are full-fledged members of many families and even, apparently, families-to-be.

In its 2016 American Wedding Study, Brides magazine found that eight percent of wedding ceremonies included pets. While the couples of yesteryear might have left Fido at home, many of today's couples want their four-legged friends to be there on their big day. Though no studies to date have examined which animals are most likely to make an appearance at couples' nuptials, it's fair to assume that dogs, which tend to get out of the house more than most other types of pets, are the most common furry bridesmaids, groomsmen or ring bearers.

Before including dogs in their wedding plans, couples may want to consider a few factors to ensure asking Fido to be there come the big day is what's best for couples, their guests and, of course, their beloved pooches.

Eligibility

Some venues do not allow pets that are not documented assistance animals on the



premises. Confirm a venue's pet policy before purchasing any wedding day attire for your dog. Couples who are intent on includ-

ing their pets in their wedding ceremonies should only consider pet-friendly facilities, which may be hard to find. Couples who plan to take a limousine to and from their wedding also should confirm that the cars allow pets before booking.

Personality

No two dogs are the same. Some dogs might love people and attention, while others might prefer one-on-one time with their owners. Dogs that are sociable and unaggressive may make perfect additions to wedding ceremonies, while animals that exhibit anxiety around strangers or seem uncomfortable in noisy settings should be kept out of the ceremony.

Health

Dog owners also must consider their pets' health when deciding whether or not to include them in the wedding ceremony. Couples who bonded over a love of their dog may really hope to include their furry friend in the festivities, but should not do

so at the expense of the animal's health. Outdoor wedding ceremonies under sunny skies may produce potentially unhealthy conditions for certain breeds or older dogs. Dogs that have difficulty getting around may need a red wagon (and attendant) to make the rounds at the wedding.

Assistance

Couples will be busy on their wedding days, so they may need to arrange for a caretaker to look after their dog during and after the ceremony. Asking a guest or guests to play this role may be asking too much, as guests will no doubt want to celebrate without having to take care of a dog. A professional pet sitter might work, but that can be costly, as couples must pay for the sitter and will likely need to pay for the sitter to have a seat and a meal during the reception.

Dogs can make great additions to weddings, but couples must consider a host of factors before deciding to have Fido join them as they tie the knot.

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Tips for choosing a wedding reception menu

Weddings are memorable for a host of reasons. While couples remember their weddings because they mark the day they officially tied the knot, guests may remember weddings for other reasons, including the food served at the reception.

Some wedding venues are known for their stunning landscapes, while others build their reputations on unique interiors that provide unforgettable ambiance. But regardless of where weddings take place, guests are liable to discuss the food served at the reception. Guests might rave about the escargot or complain that the fish was flaky, but couples who choose reception menus wisely can go a long way toward ensuring there are more compliments than complaints once the dinner bell rings.

• Don't zero in on specialties. According to The Knot 2017



Real Weddings Study, a survey of nearly 13,000 brides and grooms who tied the knot in 2017, the average wedding hosted 136 guests. While couples might be tempted by specialty dishes when choosing

ing their wedding menus, couples who are hosting dozens, if not hundreds, of guests should keep things simple.

• Consider potential allergies.

In regard to entrées, make sure guests with food allergies can choose something that won't make them sick. According to Food Allergy Research & Education®, an organization devoted to improving the quality of life of individuals with food allergies, some common foods cause the majority of allergic reactions. Peanuts, soy, sesame, and shellfish are among the most common food allergies, according to FARE®. FARE also notes that allergies to wheat, milk and eggs are common in children. While such foods can still be served at wedding receptions, make sure to also include foods that are unlikely to trigger allergic reactions. Couples can even ask guests to inform them of any food allergies.

• Don't hesitate to offer a favorite food. While specialty entrées might not be a great choice, especially at large receptions where lots of mouths must be fed,

a couple who has a favorite food that's symbolic of their relationship should not hesitate to offer it during the cocktail hour. For example, a couple who met in Thailand may want to offer a favorite Thai dish.

• Offer an elaborate dessert. The last bite guests will take is dessert, so couples who want their guests to go home raving about the food may want to offer something special after the entrées have been taken away. Some guests may not indulge, but those who do might end their nights thinking about the delicious dessert they enjoyed as the festivities drew to a close. If the dessert is especially unique, offer something more traditional alongside it for more hesitant guests.

Choosing a wedding menu should be fun. Menus should reflect not only couples' tastes but also include some popular foods so no one goes home hungry.

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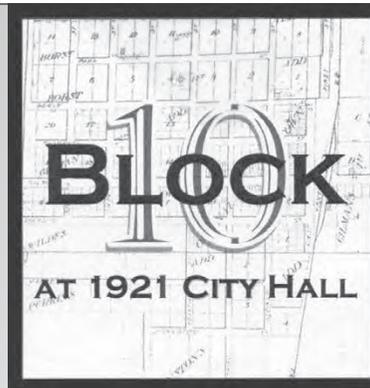
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Guide to a successful destination wedding

Imagine reciting vows along the Mediterranean coast or amid pastel-hued homes and swaying palm trees. For the travel-inclined, destination weddings present the perfect opportunity to meld wedding and honeymoon all into one — with family and friends around to enjoy the magic.

The Knot Real Weddings Study, the largest survey of its kind, surveys thousands of American brides and grooms to determine the latest wedding trends. In its 2016 report, the Knot revealed 20 percent of weddings that took place that year were destination weddings. Couples are increasingly leaning on entertainment and personalization to create memorable experiences for their guests, and destination weddings are great ways to create those unique experiences.

While planning a wedding inevitably involves some obstacles and even some stress, planning a destination wedding presents



Twenty percent of couples tying the knot choose to have destination weddings.

a unique set of obstacles. Before couples commit to a destination wedding, it's important to first consider a few factors to ensure knots get tied without a hitch.

- Pick a meaningful location (but one that works for guests, too). Exchanging vows at a fa-

vorite hiking spot can give guests an inside view into what makes you tick as a couple, but the location of the ceremony should not come at the expense of practicality. Choose a locale that speaks to you but will also offer the convenience and amenities that work for

the guests who will be traveling.

- See the place in person. If budget allows, book a trip to the intended destination to see the facilities and location, advise the experts at Brides magazine. Working with vendors in person also can simplify sorting out certain details.

- Send save-the-date cards promptly. Unlike traditional weddings in which reminders can be sent roughly six months before the wedding, save-the-date cards for destination weddings should be mailed at least nine months to a year in advance of the big day.

- Hire a professional. Professional wedding planners may prove invaluable when it comes to destination weddings. Rather than organizing everything on your own, you can hire a wedding planner to take care of itineraries, obtain information about necessary travel documents, coordinate with local vendors, and much more.

- Consider tourist seasons. Weath-

er tends to be best during tourist seasons. Therefore, make sure to reserve hotel room blocks and venues promptly. Slightly before or after peak season may still be fine, but ensure that vendors will be available and look into weather trends carefully before choosing a date.

- Research the legality. According to The Knot, many countries have residency requirements, which means you must live in that country for a certain period of time before the ceremony. Factor this into budget and availability.

- Scale back on DIY. Handling many of the details while getting married close to home can be challenging, but doing so for a destination wedding can be difficult to organize. Scale back on DIY, leaving many of the details to the professionals.

Destination weddings require extra planning, but they can be memorable ways for couples to start their new life together.

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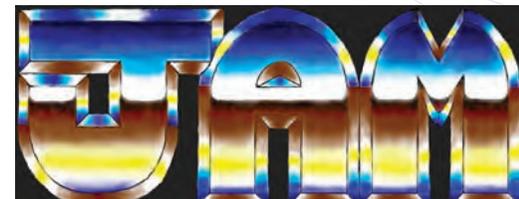
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Bridal Guide

Rain on your wedding day?

Overcoming wedding weather obstacles

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Factors to consider for finding the perfect location

...And much more!

Merging finances, floral corsages, and more

January 2019 • Section B

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Did you know?

Tying the Knot

Should a person hear that a couple “tied the knot,” it’s immediately known that they got married. But just when and where does the term “tying the knot” come from? The phrase “tying the knot” is steeped in tradition, though the origins of the phrase remain open for debate. One origin story states that tying the knot can be traced back to the Roman empire, when brides wore girdles that were tied in knots, and the groom had to eventually untie those knots to consummate the marriage. Tying the knot also may be traced to the custom of handfasting. The marriage contract was established between a bride and a groom by joining their hands together and tying them. Although accounts vary as to whether the hands were tied only during the ceremony or later, this is believed to be an ancient Renaissance or Celtic tradition. Others speculate

that the phrase traces its origins to Hindu weddings in which brides and grooms tied a necklace of flowers as part of wedding tradition. Yet another theory suggests that the phrase can be traced back to the knotted string that supported beds prior to the use of metal springs. Therefore, in order to make a marriage bed, couples first needed to tie the knot. Knots also represent a difficult-to-break bond, which is why they have long been associated with marriage. In one unity tradition, couples may braid or knot together three strands, with one representing the bride, one symbolizing the groom and the third representing God as they join together in faith. Similarly, the phrase “getting hitched” is associated with knot-tying as well. The saying implies that two people are being tied together just like a horse is tied, or hitched, to a wagon.



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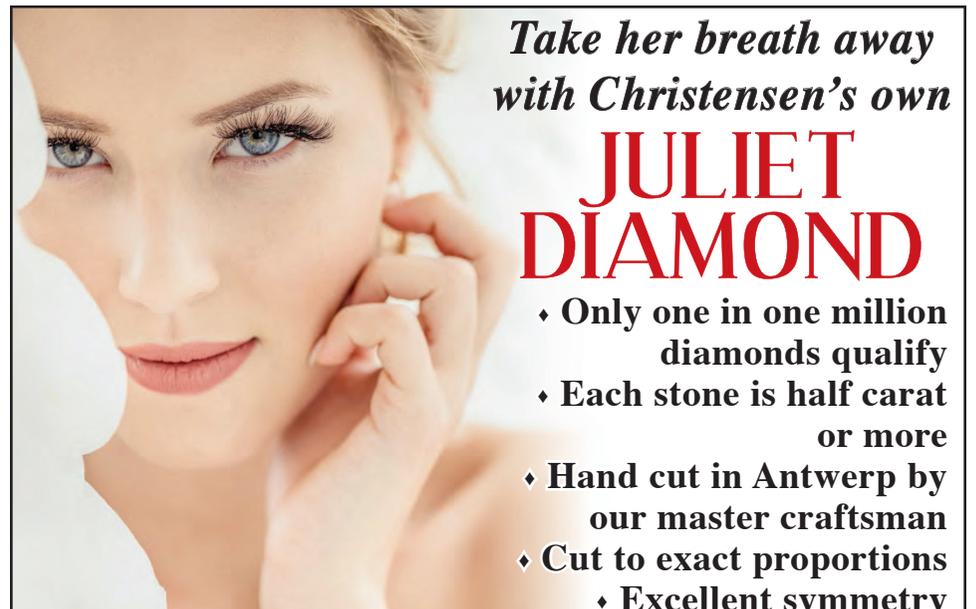
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Merging finances after tying the knot

Happy couples experience various changes after tying the knot. One of those changes concerns couples' finances.

According to an analysis of data from the National Survey of Families and Households, arguments about money are a frequent concern with married couples. Furthermore, there is a higher correlation between the risk of divorce and the prevalence of financial disagreements. While fights about money do not necessarily cause divorce, they can create rifts in relationships.

Even couples who have plenty of money may have disagreements about their finances. Arguments may stem from couples not understanding how their partner views money or the disparities in spending habits among partners. Couples who make early efforts to get on the same page concerning finances may have smoother waters ahead than those who delay such discussions.

- Establish goals together. Couples should define their financial goals together. Is it a goal to save for early retirement? Is a house in the immediate future? Is frequent travel a desire? Are we planning to contribute much to future children's educations? These questions and more need to be addressed early on. By creating a financial plan together, couples can more clearly map out their financial futures.

- Combining accounts may be easier. Some couples want to maintain their full financial independence. But combining accounts can help couples avoid arguments about secrecy and concerns about partner spending. Combining accounts also affords couples a clearer picture of their spending and saving habits.

- Assess debts as a team. One person may be bringing more debt to the marriage than another. It's important for all cards to be on the table and to work together to eradicate debt. If a person will be coming to the marriage with poor credit, it may be worth it to keep things separate until a spouse works on remedying his or her finances, according to Credit.com.

- Decide how to split expenses. One partner may make more money than the other, and one may spend more time handling household needs or future childcare responsibilities. Couples need to agree whether one person pays for certain bills exclusively, whether they spend from one salary and save the other, or combine finances completely and spend equally, offers NerdWallet.

Engaged couples who develop a post-wedding financial plan may find their transition to being married much easier than those who delay such discussions.



Speaking about finances in advance of the wedding and working together to form a financial strategy can set a steady course for a couple's financial security.



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Did you know?

Guest Cost Rising

The per person average couples spend on guests at their weddings has risen considerably since 2009, as more and more couples seek to provide unique guest experiences. According to The Knot 2017 Real Weddings Study, which surveyed nearly 13,000 U.S.-based brides and grooms who tied the knot in 2017, per-guest spending increased from \$194 in 2009 to \$268 in 2017. Some of that increase can be traced to couples wanting to provide memorable experiences, including customized entertainment, for their guests. Among the couples surveyed, 69 percent paid for photo booths for their guests, while 24 percent provided sparklers. Twenty-two percent of couples included selfie stations or video booths in the festivities, while 19 percent provided games for guests during their receptions. The 2017 Real Weddings Study also found that customized entertainment options such as fireworks, cigar rolling stations, wine and liquor tastings, and magicians were more popular in 2017 than in 2009.

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Get the most out of bridal shows and wedding events

Recently engaged couples may be excited to get a jump on wedding planning. Bridal shows can be a great way for couples to meet and familiarize themselves with local wedding professionals, all the while introducing themselves to the terminology of wedding planning.

Though they're a great source of information, contacts and samples, bridal shows also can be a bit overwhelming. Learning how to maximize time spent at shows can help couples plan their weddings as efficiently as possible.

- Start small. If the idea of large crowds is unappealing, attend the more intimate, boutique shows that are often held at local reception halls and restaurants instead of the larger installations at convention centers and hotels.

- Scout out vendors. Check the bridal show's website for lists of

exhibitors and see if your desired vendors are on the list. But even if they're not, keep an open mind and use the show as a chance to compare offerings. If an event map is available, marking off must-visit booths can help save time.

- Pre-register. Pre-registering for bridal events saves time at check-in, and doing so may make you eligible for discounted tickets.

- Come prepared. Chances are each vendor is going to ask couples for information so that they can follow up with a phone call or email with more detailed offerings and estimates. Couples attending the show can expediate the process by coming equipped with labels that feature their names, contact information and wedding date. They can then stick the labels on sign-in sheets or use them like business cards.

- Dress comfortably. Bridal expos involve a lot of walking

and roaming around. Wear comfortable clothing and shoes. Consider a backpack or hands-free bag so you are not weighed down when collecting the swag and other handouts throughout the day.

- Ask questions. When face-to-face with vendors, rely on their expertise but don't hesitate to ask questions concerning themes, colors, recommendations for honeymoon locations, invitation paper suggestions, and much more.

- Stay for the fashion show. Many shows will offer a runway experience to present the latest gown and tuxedo offerings. This can be an entertaining way for couples to formulate their wedding styles.

Wedding shows introduce couples to vendors and set them on the path to making decisions regarding the planning of their weddings.



Bridal shows can provide inspiration to couples planning their weddings.

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Factors to consider before choosing a honeymoon destination

Engaged couples spend lots of time and money planning their weddings. The Knot 2017 Real Weddings Study found that the average couple who married in 2017 spent more than \$33,000 on their weddings. If that figure raises eyebrows, couples may be even more surprised to learn it does not include the cost of a honeymoon.

Honeymoons often mark couples' first trip together after tying the knot. The 2017 Real Weddings Study found that the average engagement length in 2017 was 14 months, and many couples are no doubt ready for a getaway after spending more than a year planning

their weddings. Whether couples are working with shoestring budgets or have some financial flexibility, it's wise to consider various factors before choosing a honeymoon destination.

Distance

A remote, exotic island might sound like the perfect place for couples to visit on their honeymoons. However, couples who spent more than a year planning their weddings may prefer somewhere less remote than an exotic isle that requires multiple flight transfers and possibly even days of travel to get to. Couples should discuss how much travel they're willing to endure

during their honeymoons, and then find somewhere that both partners are excited about.

Amenities

Many resorts offer honeymoon packages that include a host of amenities, including all-inclusive food and beverage, spa access, access to water sports, and even airport pickup and dropoff. Such packages can save couples substantial amounts of money, which can help those who might have spent more on their weddings than they initially intended.

Recreation

Couples also may want to consider the accessibility of local recreational activities

before choosing a honeymoon destination. Some couples may just want to spend the duration of their honeymoons unwinding on a beach, while others may want to mix relaxation with exploration. All-inclusive resort packages may or may not include off-site resort activities. Couples who want to do some exploring should investigate both the accessibility and safety of doing so.

Budget

If budgets were stretched for the wedding, couples should not discount the benefits of planning a post-wedding weekend getaway and then saving some money for a more traditional honeymoon down the road. This option still affords couples a chance to spend a few post-wedding days away from home and can help them save for a honeymoon trip they will never forget.

Couples should consider a host of factors before choosing a honeymoon destination.



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Cut blooms that will last the longest

Flowers may look beautiful in gardens and even when snipped and brought inside to brighten up a mantel or dining table. Unfortunately, cut flowers have a finite shelf life. While cut blooms can't live forever, certain varieties will outlast others. Choosing flowers wisely for wedding centerpieces or keepsakes can help couples enjoy selected flowers longer.

- **Peonies:** Peonies can last for about a week or two when brought indoors. HGTV says to snip the stems when the buds are tight, wrap them in newspaper and store them in the refrigerator until you're ready to arrange.

- **Zinnias:** These bright blooms can last for three to four weeks and are best harvested in summer. Related to the sunflower, zinnias are available in a wide range of colors.

- **Chrysanthemums:** Widely referred to as "mums," these midsummer to late-fall flowers can last between three and four weeks after being cut. Mums can be used to fill out floral displays because they tend to be inexpensive but durable flowers.

- **Coneflower:** The purple coneflower is



popular, but coneflowers are available in many colors aside from purple. Coneflowers attract butterflies and are beautiful in cut displays.

- **Ranunculus:** Ranunculus mimic the look of roses and display layer after layer of

silky, crepe-like petals. These blooms can last a week or more in vases if they're put in water right after being cut.

- **Carnations:** Another budget-friendly flower, carnations are popular from early spring until late summer. Available in many

hues, they can be used in conjunction with other blooms to create well-rounded floral displays that may last between two and three weeks.

- **Lilies:** Lilies are traditional flowers that are beautiful to behold. Lilies are available in various sizes and colors and can be bought fresh year-round. Lilies often last longer than a week after being cut. Look for lilies with tight buds, as such flowers tend to last the longest.

- **Gladioli:** The lovely flowers of the vertical-growing gladiolus, which is sometimes referred to as the "sword lily," are available in yellow, peach, pink, white, and other hues. These bulb-based plants can last up to two weeks after being cut and add variety and texture to floral displays.

Although advice varies on how to keep cut flowers fresh the longest, veteran florist Nic Faitos, senior partner at Starbright Floral Design in New York, who has provided his floral expertise for Reader's Digest, says the best approach is to keep vase water clean. In addition, ProFlowers suggests keeping cut blooms in a cool room away from direct sunlight and heat.

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Wedding insurance can ease nerves

Couples spend thousands of dollars on their wedding ceremony and celebrations. The cost of a wedding varies depending on geographic location, but according to the business and financial resource Business Insider and The Knot 2017 Real Weddings Study, the average wedding in the United States costs \$31,391.

Insurance policies can help couples protect their wedding investment. Special event insurance provides coverage for various scenarios, including extreme weather, damaged gifts, lost jewelry, vendor cancellations or no-shows, venues closing before the wedding, and canceled weddings, according to Travelers Insurance. Insurance also may cover other unforeseen scenarios, such as unexpected expenses from injuries during the wedding or spoiled food.

Policies will pay directly for any damage or injuries that occur, or reimburse the couple if the wedding is postponed or canceled. If weddings occur at home, some people's home insurance or umbrella policies may cover certain wedding liabilities. Most wedding venues carry their own liability insurance, so couples may not have to overlap there. However, for those who desire extra protection for vendor mishaps, it is wise to speak with an insurance professional about special wedding coverage.

Prices for wedding insurance policies can start at around \$100 to \$200 for minimum coverage and reach \$1,000 for more expen-



Wedding insurance policies put protections in place that can reimburse couples should weather or other issues interfere with their wedding day bliss.

sive ceremonies, according to the financial advisement website NerdWallet.

Speak with an insurance agent and read policies carefully before purchasing one. Non-covered issues typically include theft or loss of an engagement ring; rainy days that do not classify as extreme weather; switching vendors after a deposit is made; and risky entertainment, such as fireworks or live animals.

Protecting wedding expenditures with insurance policies can provide couples with added peace of mind on their big days.

Did you know? Floral Corsages

It is commonplace for female guests of honor and those attending special events to wear floral corsages. Corsages are a popular feature at proms, graduations, weddings, and big birthday bashes and generally coordinate with gentlemen's boutonnieres. The corsage has French origins and actually means "bodice." "Corsage" was the common term for the top part of a woman's dress or jacket. Eventually the word "corsage" was used as part of the term bouquet de corsage and represented the flowers women would wear to special events. Although corsages are now typically placed about the wrist or pinned to the lapel or shoulder of a dress, corsages originally were worn on the hip or at the décolletage. They gradually shifted to other locations, but today requests can be



made for wrist, ankle, waist, and even hair corsages. The corsage is generally designed to not only match the attire, but also the personality of the wearer. Favorite flowers are often chosen. In certain circumstances, groups of people will all wear the same type of flower or corsage to symbolize awareness of convictions to a cause, patriotism or another group effort.

Overcome wedding weather obstacles

Summer approaches with the promise of warm temperatures. Weather is one reason why summer is such a popular season to tie the knot. But just because sunny skies and rising mercury are par for the course, that does not mean Mother Nature won't invite herself to the festivities — and attempt to upstage happy couples in the process.

Some feel it's good luck for couples to get rain on their wedding days, but many couples would trade in a little of that luck for clear skies. However, weather can be fickle, and couples who build contingency plans into their wedding festivities are much more likely to overcome inclement weather than couples without such plans.

- Have solutions for sun and heat. Couples don't want their wedding guests or bridal party members passing out due to heat exhaustion. Make sure to offer shade if the ceremony or reception is outside. Stock the area with cold bot-



tlies of water or a chilled lemonade stand. Have fans and umbrellas available just in case guests need a way to protect themselves from the sun.

- Strong storms. Over the course of hot and humid days, storm clouds can develop and

roll in. Afternoon thunderstorms are quite common on summer days. Accommodate for sudden downpours by hosting early luncheon receptions or ensure there is a plan B that includes a covered area. Couples can stash spare shoes or even rain slickers in a car to keep their wedding attire protected against rain as they dash between venues or take photos.

- Embrace the rain. Vivid skies with lighting or overcast days can make for unique

and striking wedding photography. Couples needn't look at the downside of rain, but rather they should see the opportunities for one-of-a-kind memories.

- Keep a generator on standby. Storms may knock out power. Some reception halls or banquet facilities may have their own backup power, but be sure to address how power outages are handled. If need be, bring in a portable generator to keep the reception room cooled by fans.

- Plan for wind. Coastal outdoor weddings present beautiful backdrops for weddings. But being near the shore may mean accepting windy conditions. Tie down tents and use weights to keep wedding programs or other papers from catching a current. The bride and her wedding party should opt for free-flowing tresses so they needn't worry about intricate updos coming undone.

- Maintain a sense of humor. It's impossible to predict wedding day weather, but staying calm, going with the flow and laughing at things they can't control can help couples make memories that last a lifetime.

Factors that can affect the length of your engagement

Each year, millions of couples around the world tie the knot. But before couples walk down the aisle, the proposal to get married must take place. Many couples mutually agree to get engaged, while the experience may be a surprise for others who have thought about it, but may not have been sure when one partner or another would "pop the question."

Upon getting engaged, couples may ponder how long their engagement should last. There is no perfect answer, and engagement length typically depends on personal preference and the needs of the couple. In fact, according to The Knot 2017 Real Weddings Study, the average length of an engagement is 14.5 months.

A number of factors affect the length of a couple's engagement, and couples should not feel as if they need to hurry down the aisle. For example, couples who will be financing their own weddings may need a longer engagement than those whose parents will be chipping in. In such instances, longer engagements give couples more time to save and may help them ensure their weddings



are everything they hoped for.

Others may prefer a shorter engagement if they are financially stable and prepared to tie the knot. Couples in their late 30s may feel the tug of a biological clock and want to ensure there is ample time to get married and have children. A shorter engagement can facilitate that.

Some couples may have little choice in the matter, as the length of their engagements may be dictated by the availability of their favorite venues.

Military deployment, work commitments, medical issues, or travel respon-

sibilities also may affect the length of an engagement.

Some couples may feel that an especially lengthy engagement diminishes their excitement about getting married. That "new engagement shine" can wear off as family and friends wait months or years for the wedding to take place.

Couples generally are advised to stick with what feels right to them regarding the length of their engagements. Just like all aspects of the wedding, couples can weigh the opinions of others but follow through with what works best for them.

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