

Savings Strategies to Consider for Your Wedding

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The question was popped; the engagement ring presented. What's the next step on the road to the wedding? Saving should definitely be on couples' minds.

A wedding is likely the most costly party couples will ever throw. According to The Knot's 2019 Real Weddings Study, the average cost of a wedding in 2019 was \$33,900. There are many different costs associated with weddings. Some are predictable, while others are unexpected.

Investopedia says the vast majority of couples budget too little for their weddings and also end up spending more than they had planned. Various strategies can make it easier to save for a wedding and avoid a post-wedding financial hangover.

Get informed

It's impossible to budget for a wedding and ultimately save without knowledge of what services and items cost in the region where you live. A wedding in New York City will be expensive, while a wedding in



Mississippi will cost a lot less, the wedding is not a top priority, you indicates SuperMoney's guide to can skip videography services. If wedding costs.

You have a special flower that you

Conduct some research and find out what photographers, florists, transportation providers, reception halls, and wedding wardrobe vendors charge for common services. This will paint a vivid picture of what a wedding may cost in your area.

Flesh out the budget

Once you have gathered estimates, you can then figure out a financial goal. This also is when you can determine where to rein in spending and where you might want to splurge. If having a video memory of

the wedding is not a top priority, you can skip videography services. If you have a special flower that you like, you may want to budget more for that bloom even if it isn't in season.

Set up a dedicated savings account

One of the easiest ways to save for big-ticket items like a wedding, home purchase or other financial goals is to use an automatic savings account that may be available through your bank or employer. An automatic savings plan will pull a set amount from a personal checking account into a savings account through auto-draft. The bride and groom can link individual

checking accounts to one savings account to contribute jointly.

Avoid overspending

An analysis of your spending habits will likely reveal areas where you can scale back so you can devote more funds to wedding savings. Do you need a takeout coffee in the morning or can you brew a pot at home? Might you be able to scale back on streaming services? Do you feel comfortable buying less expensive store brand groceries over name brands? Small cost savings can quickly add up.

Add up gifts

Factor in deduction of expenses that other people will commit to covering for wedding expenses, but only if you have concrete confirmation. A parent may host the rehearsal dinner. One's relative may offer to pass down an antique wedding gown to wear. But rather than simply removing these gifts from your savings calculations, keep them as a safety net to put toward unforseen expenses.

Saving for a wedding can be challenging. But various strategies can help couples plan their dream weddings without breaking the bank.

Bill & Bev LIESER





How Did You Meet? A dance in Spring Hill, Minn.

Who Proposed and How?

He was going to buy a farm and asked if I was all in! He was 18, and so was I.

How Long Were You Engaged? One year.

Date of Marriage:

Dec. 1, 1973

Place of Marriage:

St. Martin, Minn.

How Large Was Your Wedding?

350 people

What Food Was Served?

Chicken and dressing at 12 noon

What Was the Most Memorable Moment at Your Wedding?

Bill couldn't remember where he parked the car!

What Was Your Most Memorable Wedding Gift?

A plate hand-crafted by a friend with the date on it – I dropped it 10 years ago! I used it so often.

What Wedding Gift Do You Use the Most Today?

None after 50 years.

Who Caught the Bouquet and Did They Have to Shove to Get It?

No bouquet.

Whose Relatives, or Friends, Had the Most Fun at the Reception? (To protect the guilty, no names, please.)

Mutual friends.

Where Did You Go for a Honeymoon? San Diego, Calif., and Tijuana, Mexico

What Do You Do to Keep Romance Alive in Your Marriage?

Do things together.

If You Could Travel Back in Time to Your Wedding Day, What Advice for Maintaining a Happy Marriage Would You Give Yourselves?

Listen to each other. Bill says learn three words: "You're right, Dear."





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Fun Wedding Facts

- The largest wedding attendance was a Jewish wedding in Jerusalem in 1993 where 30,000 people attended.
- The longest wedding dress train was found in Germany, it measured over 515 feet.
- Tuck a sugar cube into your glove according to Greek culture, the sugar will sweeten your union.
- Rain on your wedding day is actually considered good luck, according to Hindu tradition!

- Peas are thrown at Czech newlyweds instead of rice.
- A Swedish bride puts a silver coin from her father and a gold coin from her mother in each shoe to ensure that she'll never do without.
- A Finnish bride traditionally went door-todoor collecting gifts in a pillowcase, accompanied by an older married man who represented long marriage.
- Moroccan women take a milk bath to purify themselves before their wedding ceremony.

Planning Calendar

Countdown to a flawless, stress-free wedding day . . .

MONTH

Draw up a budget

Pick a wedding date & time

Research & book ceremony & reception

Ask friends & family to be a part of your wedding day

Consider hiring a wedding consultant **MONTHS MONTHS**

Schedule engage-Start shopping for ment photos your wedding gown

Shop for & order Think about reception bridesmaids dresses

> Start planning honeymoon

> > Send save-the-dates

Book musicians Reserve hotel accomodations for guests

Reserve hotel suite for wedding night

Register for gifts

MONTHS

Attend pre-wedding counseling (if required)

Shop for & order

Shop for wedding rings

Shop for formal wear Renew/buy passports

Go cake testing and book bakery/cake

(if necessary)

designer

MONTHS

Order men's formal

Hire wedding day transportation

Mail invitations Write your vows

Purchase gifts for parents, attendants and each other

Book hair and make-up stylist and schedule a trial appointment

MONTH

Apply for wedding

Final gown fitting

Talk to bridesmaids to make sure they have their dresses ready

Make adjustments with vendors and confirm details

Order wedding programs

Begin planning

Research & book

als (photographer,

Research wedding

Contact rental com-

panies if you plan to

Order Save-the-Dates

insurance

rent items

wedding profession-

videographer, florist)

theme/decor

Review final RSVP list and contact anyone who has not responded

Deliver shot lists to photo and video professionals

Bride: Pre-wedding haircut/color

Give final guest head count to reception hall/caterer

Confirm arrangements with all vendors

Provide vendor delivery, set-up times & phone numbers to ceremony & reception site managers

Groom: Pick up formal wear

Confirm groomsmen attend fittings and pick up formal wear

Confirm date, times and locations with car/limosine service DAY

Provide all wedding professionals emergency phone number/ contact to call day of wedding

Pay final balances

Wedding rehearsal

Bring ceremony accessories to site

Give marriage license to officiant

Present attendants gifts at the rehearsal dinner

Go to bed early

WEDDING DAY

Present parents and each other gifts

Give weddng bands to best man and maid of honor to hold during the ceremony

Introduce reception site manager to your personal attendant for questions or problems during the

Assign a family member to collect any to the ceremony or

Notes:

reception

gifts or cards brought reception

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Philip & Kelsey MAGEDANZ





How Did You Meet?

We had seen each other around town, but the evening that started it all was at Trobecs in St. Stephen on Kelsey's 19th birthday. Kelsey's cousin Ashley invited her friend Phil to the party. Phil saved the night by protecting Kelsey from a creeper and the rest was history!

Who Proposed and How?

Phil proposed in our first home by putting Kelsey's ring on her cat's collar.

How Long Were You Engaged?

One year and nine months.

Date of Marriage: Sept. 10, 2016

Place of Marriage:

St. Stephen Catholic Church

How Large Was Your Wedding? Roughly 300.

What Food Was Served? Chicken and ham dinner

What Was the Most Memorable Moment at Your Wedding?

When Phil yelled "I Do" before the priest finished his sentence, everyone laughed, and it became the joke of the night! It definitely helped calm Kelsey's nerves.

What Was Your Most Memorable Wedding Gift?

Randomly finding multiple empty Hot 100 bottles in our gifts!

What Wedding Gift Do You Use the Most Today?

An electric grill Phil insisted we needed, but Kelsey did not want...now she's glad they have it!

Who Caught the Bouquet and Did They Have to Shove to Get It?

Kelsey's maid of honor...of course there was shoving!

Whose Relatives, or Friends, Had the Most Fun at the Reception?

(To protect the guilty, no names, please.)
We would say it was pretty equal! The

dance floor was full the whole night and people were even offering to pay the DJ to stay longer!

Where Did You Go for a Honeymoon?

Nassau, Bahamas, on Paradise Island.

What Do You Do to Keep Romance Alive in Your Marriage?

Keep things fun!

If You Could Travel Back in Time to Your Wedding Day, What Advice for Maintaining a Happy Marriage Would You Give To Yourselves?

Don't worry about the things that seem big...it will all work out as long as you work together and enjoy what you have.



Seven great reasons why you should hire a wedding planner

There are many advantages to hiring a professional wedding planner, who can take the stress out of a process that should be fun.

The average cost of a wedding in 2022 in the United States came out to roughly \$30,000, according to a survey of 12,000 couples compiled by wedding planning site The Knot. The survey also found New Jersey and Massachusetts topped the list of most costly states to tie the knot.

When committing to as significant a financial investment as a wedding, couples may want to do all they can to ensure their big day is a hit. There are many advantages to hiring a professional wedding planner, who can take the stress out of a process that should be fun.

- 1. Serves as a sounding board: Wedding planners can take couples' ideas and turn them into reality. Seasoned planners know how to help a couple's vision come alive.
- 2. Lightens the responsibility load: A wedding planner takes time-

consuming responsibilities off couples' plates. These can include scheduling appointments, dealing with vendors, conducting walkthroughs of locations, and more. This can be a big asset to couples who work full-time.

- 3. Offers a wealth of knowledge: A good wedding planner has years of experience handling weddings and will know which aspects will work and which may not. Also, a wedding planner can likely handle tasks expeditiously, while couples with no experience planning a wedding may not work so quickly.
- 4. Helps couples save money: Knowledge and experience also comes with contacts in the industry that can help couples save money. The planner likely knows where to get the best deals, and may be privy to insider pricing and other discounts.
- **5. Serves as a buffer.** While everyone wants weddings to be incident-free. conflicts can and do arise. A

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mediator between challenging members or even vendors.

6. Reduces overall stress levels: There's a measurable difference between the stress experienced by couples who don't hire wedding planners and those who do. The main goal of a wedding is for it to be memorable and for couples and their quests to enjoy themselves. By leaving the planning to someone wedding planner can serve as a else, couples can arrive at the big

or run interference day feeling more relaxed and ready family to have fun.

> 7. There is an extra person around: Wedding planers can field questions or handle tipping and other tasks on the wedding day, freeing up time for couples to have fun.

> Wedding planners can provide support, expertise, company, and industry contacts to make weddings go smoothly.

Make a statement with your wedding cake Brides and grooms may pour over every

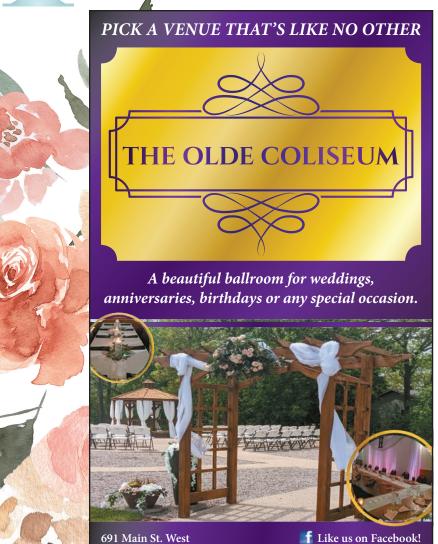
detail of their weddings, but few components of the festivities may be as fun, especially for foodies, as deciding what the wedding cake will look like. Couples who want to deliver showstopping visuals often express some measure of their creativity and personalities through statement wedding cakes. Many couples now eschew the classic three-tiered white cake in favor of a dessert that garners instant

attention. Whether the cake is brightly colored or handpainted, a towering architectural marvel or shimmering in metallics, couples are opting to make a statement with their confections. Apart from clever cake-toppers, here are ways to stand apart when dessert is served.

- · Statement tiers also are popular. The cake may be traditional in nearly every way, but couples then set the cake apart by featuring an elaborate design or a different hue in one tier.
- · Hand-painted tiles on a cake are another way to add panache. A bride and groom may be inspired by a European

vacation or the stained-glass effects of religious windows and want to add that feel to the tiers of the cake.

- · Sometimes a statement comes by way of texture. Even an all-white cake can be dressed up with interesting textural effects. Ruffles, lace, embossing, and 3-D rosettes are different textural components that can be incorporated in cake designs.
- · Couples also may want to tell their unique stories with cake. Individual tiers designed to reflect various milestone moments from the couple's relationship can be quite engaging.



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Questions to ask before booking a photographer

photographer for their wedding day can ask several questions before making their final decision.

Various components combine to make weddings beautiful and memorable. Couples rely on photographers to capture the smiles and moments that helped make their events unique and to ensure the big day is remembered for years to come.

The trusted wedding resource The Knot notes that an internal study found that, among 27,000 couples who got married in 2019, an average of \$2,400 was spent on a wedding photographer to document their big

Couples who want to find the best photographer for their wedding day can ask several questions before making their final decision.

What style do you specialize in?

Photographers may be able to shoot various styles of photos, but may specialize in a specific type. For example, some photographers specialize in photojournalism, while others may excel at portraiture. Going with a photographer who has the most expertise shooting the

Couples who want to find the best style you prefer will help produce Will photos be color the desired results.

Who will be shooting my wedding?

Certain photography studios have several photographers working under one roof. Just because you meet with one does not necessarily mean that photographer will be on site, unless it is specified in the contract.

Have you ever worked at my venue before?

Photographers may be familiar with several local wedding venues and houses of worship. A photographer who has experience working in the locations where couples will tie the knot and subsequently celebrate might produce the best results, but lack of experience with particular venues need not exclude other professionals.

Can we see a full gallery of a recent wedding?

According to Brides magazine, unlike an album or a highlight gallery, a full gallery provides a better sense of a photographer's style and attention to detail.

balanced and retouched?

Skilled photographers are capable capturing winning photos. But photos can be enhanced further in the studio retouching software to bring out specific effects. Some photographers polish all proofs, while others only will work on the images ultimately ordered. Confirm retouching details before signing the contract.

What's included in the photo packages?

A detailed price list helps you compare one photographer to another and decide which elements are covered. Additional prints, having a photographer's assistant, ordering albums for the parents, or ordering a large framed print can alter costs significantly. Explore all prices to ensure you're getting the best value. In addition, consider how many hours of event coverage are included in the price.

What is the payment timeline?

Photographers may accept deposits for their services but expect a different timeline of payment. Some may require payment in full before the wedding, while others may offer a payment plan that includes a final payment when picking up proofs or albums.

Wedding photography is one of the essential elements of a wedding and helps tell the story of couples special day. Asking key questions can help couples find a photographer who will produce the desired results.



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How Did You Meet?

We both attended high school at Eden Valley-Watkins. Afterwards, we both attended Mankato State University.

Who Proposed and How? Bill proposed to Beth on Christmas Eve, late in the

evening, in his parent's basement after everyone had gone to bed (super classy, right!). He gave her a bunch of really lame gifts, but the last one took the cake! Then, Beth wanted to share the news with the family, but Bill didn't want to wake everyone. So we decided to wake Bill's younger brother Andy, to see how he'd respond. His reaction would be the deciding factor whether we would wake anyone else. We turned on his bedroom light and broke the good news to him. He responded with, "That's great...now can you turn out the lights." Needless to say we didn't share it with anyone else until the next day.

How long were you engaged? One and a half years

Date of Marriage: July 7, 2001

Place of Marriage: Assumption Catholic Church

How Large Was Your Wedding?

We each had six attendants. There were about 350 people at our wedding. The reception was held at the former Northern Lights in Paynesville, now Shady's on 55.

What Food Was Served?

We had a chicken and ham dinner.

What Was The Most Memorable Moment At Your Wedding?

We both still giggle at the homily from our wedding. Bill's brother, Father Tony, presided at the wedding. It was his first wedding as a Catholic priest, and we think he was maybe a little nervous. He said the word "love" 49 times! However, because Bill and Beth spent a lot of time hanging out with Father Tony during

their engagement, he also brought a nice personal touch into the sermon. We also remember enjoying the dollar

dance and greeting the guests at the church pews. There were so many people to celebrate with us that we were grateful to have had a special moment with each one of them.

What Was Your Most Memorable Wedding Gift? The silver and china set we received from our parents was beautiful. As a matter of fact, it is still in mint condition, like the day we got it. However, that might be because we can count on one hand the number of times we have used it.

What Wedding Gift Do You Use The Most **Today?** Bill bought Beth a piano for their special day. Now, it is used by the whole family!

Who Caught The Bouquet And Did They Have To Shove To Get It? Sadly, no idea.

Whose Relatives, Or Friends, Had The Most Fun At The Reception? (To protect the guilty, no names, please.)

Boy, that's a tough one. Everyone seemed to be having a great time, both young and old.

Where Did You Go For A Honeymoon?

Two days following our wedding, we went to Tofte, Minn., to a resort called Bluefin Bay for a few nights stay. That following winter we went to Montego Bay, Jamaica, for a week.

What Do You Do To Keep Romance Alive **In Your Marriage?** We live every day doing things for each other. We try to not only bring ourselves closer to each other, but also closer to God.

If You Could Travel Back In Time To Your Wedding Day, What Advice For **Maintaining A Happy Marriage Would** You Give Yourselves?

Pray together. Follow the examples of people, our parents, who demonstrate selfless, married love. This advice is timeless.

Clever ways to invite people to be in your wedding party requires forethought and should not be rushed. The rule of thumb is to Clever ways to invite people to be in your wedding party members cookies iced to look like tuxedos and bridesmaid gowns with a phrase like "Will you?" Likely to pay off when you present loved ones and friends with scratch-order to people to be in your wedding party members cookies iced to look like tuxedos and bridesmaid gowns with a phrase like "Will you?"

ask roughly a year to eight months before the wedding so those asked have time to prepare. When that time comes, these fun ideas can help couples invite loved ones to be in the wedding party with style.

· Say it with a treat. Remember those heart-shaped candies that come out at Valentine's Day that are printed with various sentiments, like "Be mine"? Replicate the idea by giving

- · Give personalized drinkware. Whether it's wine glasses or flasks, have drinkware engraved with the names of who is being asked so that everyone can toast when they say yes. In the event that someone declines, that person will still have a thoughtful momento.
- · Make custom scratch-off cards. This is one gamble that is

that reveal the question, "Will you be my bridesmaid/ groomsman?"

· Gift robes or T-shirts: Plan ahead for staged and coordinated photos by purchasing matching robes or T-shirts for all the besties in the wedding party. Those who are up for having a good time will have no problem wearing the matching outfits when out for wedding-related events.

Share Your Wedding Experience!

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Paynesville

Grant & Katelyn







How Did You Meet? Grant and Katelyn met in Paynesville, where they grew up together. We have known each other since childhood and started dating during our sophomore year of high school, over nine years ago.

Who Proposed And How: Grant proposed to Katelyn during a day trip to Stillwater, Minn., in September 2021. While exploring the Arcola High Bridge (north of Stillwater), Grant surprised Katelyn by getting down on one knee behind her, and when Katelyn turned around, Grant asked her to marry him. It was a beautiful moment with stunning views! They spent the rest of the day exploring downtown Stillwater and each other's presence. Believe it or not, wedding planning started that same day!

How Long Were You Engaged:

A little over one year (from September 2021 to October 2022)

Date Of Marriage: Oct. 15, 2022

Place Of Marriage:

Ceremony: St. Louis Catholic Church in Paynesville

Reception: Sportsman's Den in Lake

Henry

What Food Was Served: Classic Stearns County meal: fried chicken, mashed potatoes, corn, gravy, rolls, and cookies

What Was The Most Memorable **Moment At Your Wedding:** The most memorable moment was Grant and Katelyn's first look in the church before the ceremony. It was an intimate, special moment where time seemed to stand still, allowing Grant and Katleyn to fully enjoy each other's presence on the most significant day of their lives.

What Was Your Most Memorable Wedding Gift: Grant and Katelyn received a cross from their priest, which now proudly hangs over our front door. As a symbol of their shared devotion to faith, it holds a special significance, serving as a constant reminder of the centrality of our beliefs in our relationship.

What Wedding Gift Do You Use The Most **Today:** Pots and pan set

Who Caught The Bouquet And Did They Have To Shove To Get It: Katelyn's soon-to-be sister-in-law! She caught the bouquet fair and square! It truly was meant to be as they are next in line to get married.

Whose Relatives Or Friends Had The Most Fun At The Reception: The Paynesville Pirates team and Grant's and Katelyn's Johnnie/Bennie friends from college.

Where Did You Go For Your Honeymoon: Dreams Jade in Cancun, Mexico

What Do You Do To Keep Your Romance Alive In Your Marriage: Grant and Katelyn prioritize lots of quality time together, enjoy regular date nights, savor Friday morning coffees, and embrace spontaneous trips. These shared experiences really contribute to the strong bond that keeps their marriage fulfilling and exciting!

If You Could Travel Back In Time To Your Wedding Day, What Advice For Maintaining A Happy Marriage Would You Give Yourselves:

Do not get caught up in the small things. Always say "I love you" before leaving the house and going to bed. Life passes quickly, so savor every moment together, whether big or small, and cherish the lifelong journey!

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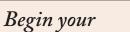
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