

THE FRUGAL BRIDE

Vow to Tie the Knot Cheaply with These Budget Tips—and You'll Have More to Spend on Your Future!

By Sharon Sorokin James

Lessons are cheaper than weddings. My father constantly and gently reminded me of that fact as I was growing up. He often teased me by saying, "I'll give you half the cost of a wedding—in cash—if you elope." He didn't exactly mean it, of course, although I'm sure he would have made good on his offer, so long as he could be present at the elopement. He wouldn't have missed my wedding for the world.

Wear your mother's wedding dress, if she still has it and you can fit into it. You may have to pay \$75 to \$125 to clean it, and perhaps another \$50 for alterations. But for that modest price, you will have an heirloom wedding.

But his point was well-taken. Weddings are expensive, and often the price escalates as the planning continues. It is easy to let one's spending get out of hand, using such rationalizations as, "It's my only wedding"—a fallacy, since at least 50 percent of American marriages end in divorce, and of those who divorce, about 55 percent remarry within five years. Or "My friend had a

black-tie wedding. I have to have one, too." Or "No one cooks for their wedding."

Each of these rationalizations will set you back a pretty penny. And money spent on your wedding probably means less money for a mortgage, or for your tuition loans, or even your retirement account.

So how can you make your wedding a special day without going broke? Here are three simple rules. Follow them, and you

will undoubtedly save money and add meaning to your wedding.

1. Don't keep up with the Joneses.
2. Remember the true meaning of your wedding—the public commitment of two people to each other, in front of their community of family and friends.
3. Keep it simple.

How can you do these things? By being



your own woman, and looking beyond conventional ideas of what a wedding should be. Just because your friend had a black-tie wedding, or the fanciest caterer in town, or rode to the ceremony in a horse-drawn carriage doesn't mean you have to do the same thing. You don't need a fancy caterer or the most lavish menu in town. People aren't coming to eat the food, the way they would at a four-star restaurant; they are coming to witness your marriage. I have attended weddings in cathedrals and on docks, in public parks, and in the undecorated meeting rooms of churches, in fancy resorts and in the bride's back yard. And I can tell you that, in each case, the only thing that mattered was that the couple was getting married.

To plan a wedding that won't wreak financial havoc on your future, you need a budget. Decide how much you can afford to spend overall, then divide your wedding budget into six categories: Apparel; Reception; Photography; Flowers & Other Accessories; The Honeymoon; and most important, Your Savings Account for the Future. Decide what your priorities are and base what you spend on each category on what's most important to you. Then vow not to exceed your limits. Below are some suggestions for saving money in each category:

Apparel: A lovely, new wedding gown purchased at an elegant retail store will easily cost you \$2,000 or more. The very same dress, purchased at a large discount store in Brooklyn, will likely be half the price. A copy of the same or a similar dress, purchased at a lower-end store, most likely in a somewhat less luxurious fabric, will probably halve the cost again. But the best alternative, the one with both the most savings and the most meaning, is to wear your mother's wedding dress, if she still has it and if you can fit into it. You may have to pay \$75 to \$125 to clean it and perhaps another \$50 for alterations. But for that modest price, you will have an heirloom wedding.

If your mother didn't keep her wedding dress, or you hate it or can't fit into it, look



'I have attended weddings in cathedrals and on docks, in fancy resorts and in the bride's back yard. And I can tell you that, in each case, the only thing that mattered was that the couple was getting married,' says the author (above) at her own nuptials.

for a second-hand dress in the newspaper, on Ebay, or in a resale shop. Or wear a special outfit that you wore when you first fell in love with your fiancé, to recall where it all started. Remind yourself of the adage, "Something old, something new, something borrowed, something blue," and let your dress be the old item. There is no shame in recycling; in fact you can take pride in it.

When it comes to attendants, the rule of thumb has always been: the bride picks their gowns, but the attendants pay for them. This rule has ruined many a friendship, as well as strained many a pocketbook. Be a true friend and don't make your dearest female friends wear something unflattering

or something that can't be reused. Be budget-conscious and fashion-thoughtful. For my wedding, I chose, and purchased for my attendants, a bolt of blue-on-blue patterned silk at a discount textile store. I picked out a simple pattern by Laura Ashley, a mid-calf-length dress with a sweetheart neckline, fitted bodice, and draping skirt, and sent my two attendants the pattern number, along with the silk. One of my attendants sewed her dress herself, the other hired a seamstress to do it for about \$25. Best of all, they were able to wear the dress again later. I simply told the flower girls to choose a dress that they liked. Two of them, sisters, arrived in identical flowered dresses. The third, who "volunteered" to become a flower girl on the morning of the wedding, wore what she already had on—a pale blue smocked dress.



Save money on the cake by having a small, decorated cake for the ceremonial cutting, and a larger, sheet cake in the back for serving.

Sunday brunch, we chose to have the party there as a mid-morning affair. At \$30 per person, not including the open bar, but including a champagne toast, we were able to have 80 people dine on smoked salmon, French toast, eggs, various homemade pastries, strawberry shortcake and birthday cake, as well as a variety of hors d'oeuvres. The open bar cost little, as most people don't drink a lot at noon on a Sunday (although you could certainly keep your budget

down by eliminating it). When all was said and done, my two siblings and I spent about \$900 each for the party—a far cry from the \$5,000 that another site wanted to charge us, just for the use of a room, before tables, linens, chairs, china and catering. Now translate that into a wedding recep-

At another friend's wedding, baskets of disposable cameras were distributed to the guests, who were encouraged to take pictures and to turn in their cameras at the end of the reception.

cial group of friends—ones who won't be offended by being asked to participate and ones who can cook—but it can be very special. I've been to two potluck weddings and both had marvelous food. At a potluck wedding, some or all of the guests (depending upon their relationship to the bride and groom) are asked to bring a single dish to the wedding. It's best if someone other than the bride coordinates what the friends bring, so that you don't end up with 12 salads, unless you want 12 salads. It also helps if the bride and groom provide the main course. Although a restaurant would not likely be agreeable to a potluck wedding, some caterers will be flexible. If you are holding the reception at home, or on a pier in Northern California (the site of one potluck wedding I attended), it is easy to arrange.

If you don't like the idea of asking your friends to bring food, or if your friends can't cook, then keep your costs down by keeping your menu simple. Roast turkey, green salad and rice make a lovely meal, especially when followed by champagne and wedding cake. You don't have to impress everyone with how much money you can afford to spend on a group meal. Instead, impress them with how much you can gracefully save.

Photography. Photography at a wedding is important. You definitely want to be able to look back at photographs or a video or both, for many years. But you don't have to pay \$4,000 or more for the *crème de la crème* of wedding photographers. First, compare prices among several photographers. Find out if posed photographs will cost more or less than candid shots. Consider selecting a photographer who does not bill him or herself as a "wedding photographer." Canvas local art schools—you might find a professor or student of photography who is terrific. But be sure to check references and examples of previous

work. Saving money is useless, if you aren't happy with the result.

Consider candid photos only. One friend snapped pictures throughout my wedding, put them together in a little photo album, and gave it to me as a gift. It is one of my favorite wedding gifts, and I always think of her when I look at it. She captured many of the same moments that the professional photographer did, but with a less studied and therefore more natural eye. At another friend's wedding, baskets of disposable cameras were distributed to the guests, who were encouraged to take pictures and to turn in their cameras at the end of the reception.

Flowers & Other Accessories. Don't overdo it—at the wedding or the reception, when it comes to floral arrangements. For flowers, seasonal will always be less expensive than out of season. If you purchase loose flowers from a wholesaler or a street vendor, you will save more money than if you buy them from a florist. Arrange them simply in small glass jars purchased at a dollar store. They will look pretty and natural and will serve their purpose—providing some simple beauty to set off the real beauty of the occasion, the joining of two lives.

As for other decorations, if you are having your reception at a catering hall, resist the urge to drape the walls in silk, to erect large centerpieces on each table, which only become barriers to sight and conversation, or to bring in lighting consultants. If you are having the reception at a restaurant, the restaurant will already have its own décor; stick with it. If you or a friend or relative is hosting the reception at home, resist the urge to redecorate the entire house from top to bottom. It is *not* necessary. Your wedding is not meant to be held in a furniture showroom.

Finally, do not feel that your guests

For maximum savings, consider the potluck wedding. It requires a very special group of friends—ones who can cook—but it can be very special.

They all looked great and happy, and their parents didn't have to spend an arm and a leg.

Reception. Pick your site carefully. Do they require you to use their caterer? Will they provide linens? Tables? Chairs? Dance floor? Or do you have to rent those items? Do they require you to purchase an insurance policy? If so, how much will that cost you?

Consider having your wedding reception at a restaurant. You might find it to be much less expensive than other alternatives, particularly if you have a buffet and if you select a time when the restaurant is ordinarily closed. For instance, we recently held a 75th birthday party for my mother at a restaurant. After looking around at caterers and halls, we found the restaurant to be more elegant and much less expensive. Because this restaurant wasn't open for

tion: same location, same time, same menu, same savings.

Whether planning a reception at a restaurant or through a caterer, here are other savings strategies: Brunch or lunch is cheaper than dinner. Chicken or pasta is cheaper than beef. One entree is cheaper than two entrees. Wine and beer are less expensive than an open bar and less likely to cause problems for guests who have to drive home.

Save money on the cake by having a small, decorated cake for the ceremonial cutting, and a larger, sheet cake in the back for serving. Once it is cut and served, no one will know the difference—no one, that is, except for you and your budget.

For maximum savings, consider the potluck wedding. It is true that not everyone can do this, and it does require a very spe-

must depart with “goodie bags.” Your wedding is not a fundraising event, and the attendees need not receive a gift or favor for attending. They are coming to your wedding to see you get married, to participate as part of your community in the joining of your life with the partner you have chosen. They don’t need to be “paid” for this act of friendship.

Attendants, on the other hand, have responsibilities at a wedding, and it is polite to both thank them for their efforts and to recognize their special friendship with you by giving them a gift. The gift, like all gifts, should be one that you can afford. It is the thought, not the amount spent, that counts.

The Honeymoon.

Traditionally, the groom pays for the honeymoon. But traditions change, and any money the groom spends on the honeymoon is money not spent on a house, or furniture, or paying off student loans, or buying a car. So unless you are extremely traditional, or simply want to be surprised, try to plan it together. If your groom insists on planning it himself, remind him gently, once or twice, that you will be thrilled to be in his company, and the location and level of luxury is irrelevant.

I know couples who have gone biking on Block Island, camping in Yellowstone, or even simply departed to a hotel for a night or two. My husband and I spent three weeks in France on our honeymoon, and although I no longer have the record of what it cost us (if ever I did), I do know that we spent comparatively little. Our tickets were purchased well in advance. We took a subway from the Paris airport to the Paris train station, where we caught a TGV (the fast train) to the Perigeaux. There, we found a series of

small hotels (we hadn’t made advance reservations).

After a few days, we rented a car and drove around Perigord, the Dordogne, and the Loire Valley, eventually returning to Paris. Our accommodations ranged from lovely to tacky. The prices ranged (in 1990) from about \$100 a night in Paris (Hotel du Quai Voltaire on the Left Bank with a view of the Seine) to about \$18 a night in Orleans (a somewhat seedy hotel with carpeting halfway up the paper-thin walls and a bathroom halfway down the hallway). My favorite was an 800-year-old renovated stone building in a field beyond an old house in a tiny town of about eight buildings. It was about \$30 a night, and the owner cooked dinner for us at his house, which doubled as the “dining room.” After dinner, we walked through the field to our room—the only fully renovated and only occupied room in the building. In the morning, we awoke to the sounds of roosters, goats and cows. It wasn’t a five-star hotel in a modern city, and we were glad it wasn’t.

Your Savings Account for the Future. Remember, a wedding is a beginning, not an ending. Whatever you spend on your wedding won’t be available to you to spend on something else. So

practice restraint and simplicity and use your common sense. Set aside some money for your future together. Perhaps you can even set one budget, and then challenge yourselves to pare it down, within reason. Every penny saved can be put toward a joint financial goal, whether it is a house, furniture, paying off loans, or whatever else your two hearts’ desire, now that you are wed. □

*Children’s author and lawyer Sharon Sorokin James is currently working on a novel. She is a contributing editor to **MAKING BREAD**.*



Looking forward to a rich future, full of everything their two hearts’ desire.

SPREAD THE WEALTH OF FINANCIAL INFORMATION IN **MAKING BREAD** MAGAZINE



**TO FIND OUT ABOUT OUR GENEROUS SUBSCRIPTION DISCOUNTS ON
MULTIPLE ORDERS FOR ASSOCIATION MEMBERS AND
CORPORATE EMPLOYEES OR CUSTOMERS,
E-MAIL THE PUBLISHER, REGGIE OWENS,
AT REGGIE@MAKINGBREADMAGAZINE.COM**