

## Making the outdoors work with you



CURT PETERS/DIGITAL DUNES PHOTOGRAPHY

Nature can make a couple's wedding day that much more special. Beautiful backdrops like ocean waves or rolling country hills lend a lot to a wedding, making the day even more special for couples and their guests. But Mother Nature is the inherent risk of hosting an outdoor wedding.

Weather is unpredictable, and couples who hope to tie the knot in the great outdoors must develop a contingency plan just in case Mother Nature decides to rain on the parade. While outdoor wedding venues often have backup venues in place should the weather prove uncooperative, couples can take some additional steps to ensure their rainy wedding days still go off without a hitch.

- Find a place to take photos. Many couples arrange for outdoor photos whether they're tying the knot indoors or outdoors. But couples must arrange for a place to take photos in case outdoors is not an option. If possible, walk the grounds of your ceremony or reception site with your photographer to scout out potential areas to shoot indoors in case the weather is not cooperating.

- Consider a tent. They can be expensive, and some couples may not want to pay for a tent they ultimately may not use. But tents may be a couple's only option if their chosen venue has no indoor alternatives.

- Establish a cutoff time. Depending on how remote the ceremony location is, couples might be able to wait until a few hours before their weddings to decide if they will still tie the knot outdoors. Make the call earlier if your wedding is to be held at an especially remote location. Establishing a cutoff time will let guests know if the wedding will be indoors or outdoors. Include such information on your wedding website and/or invitations. Use a social media platform such as Facebook or Twitter to inform guests of your final decision.

- Provide umbrellas. Some inclement weather may not be enough to deter couples or guests from braving the great outdoors. Couples getting married in the summer may be able to withstand a summer shower, but provide guests with umbrellas just to be safe. The umbrellas will make for a nice wedding gift, and hopefully couples and guests won't even need to use them.

- Insure the wedding. Couples who are hosting destination weddings on tropical isles should look into insuring their weddings. Such islands might be susceptible to harmful storms like hurricanes that can prevent weddings from taking place. Insurance can cover couples for a host of unforeseen circumstances, including weather.

Outdoor weddings can be magical, and the right precautions ensure the day remains a joyful affair. — *Metro*

**"It is such a happiness when good people get together — and they always do."**

— JANE AUSTEN, "EMMA"

## How to build your wedding budget

Couples engaged to be married have a lot on their plates as they begin planning their weddings. Whereas tradition once demanded parents of the bride pay for a couple's wedding, nowadays more and more engaged couples are completely or partially financing their own nuptials. That means prospective brides and grooms must develop wedding budgets that won't ensure their first act as Mr. and Mrs. is paying down debt.

In its 2015 Real Weddings Study, online bridal resource The Knot found that many couples still receive substantial financial support from their parents to pay for their weddings. The survey found that, on average, the bride's parent's contributed 44 percent of the overall wedding budget in 2015, while couples financed 43 percent (the remaining 13 percent was financed by the groom's parents and additional sources). Couples who hope to follow that formula or pay for their weddings on their own can heed the following tips to build wedding budgets that won't break the bank but will still ensure a day to remember forever.

- Examine your collective finances. Few couples know the details of each other's finances before getting engaged. While some may still hesitate to share their personal financial information upon getting engaged, an open and honest discussion and examination of each person's finances is the only way to develop a realistic wedding budget that both partners can live with.

- Develop a preliminary guest list.

This can give couples an idea of how large and expensive their weddings will be. According to the Real Weddings Study, the average cost per wedding guest in 2015 was \$237. While that cost can vary greatly depending on geography and other factors, couples should keep that figure in mind when drafting their guest lists. If need be, keep costs down by trimming the guest list so it includes only close family members and friends.

- Don't count on gifts. Many couples justify runaway wedding budgets by telling themselves that they will ultimately get the money back via wedding gifts. While many guests will give financial gifts, counting on such windfalls is a recipe for accruing debt.

- Gather quotes before choosing where to tie the knot. Where couples get married will have a great impact on how much money they will spend on their weddings. Venues within the same city can vary greatly with regard to pricing and offerings as well, so couples should give themselves ample time to gather quotes and find an affordable venue they like.

- Build extra costs into your budget. Remember to include a little extra for unforeseen costs. Weddings are large undertakings, and it's reasonable to expect some unforeseen costs to arise. Building such costs into your initial budget will make these unforeseen circumstances that much easier to handle.

Budgets can help couples stay on track and avoid debt as they plan their weddings. — *Metro*

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