

Planning a wedding on a tight budget

Should a dream wedding mean delaying a down payment on a home? That's a tradeoff many couples make these days.

The Knot, a wedding planning and publishing company, recently released its Real Weddings Study (<http://www.xogroupinc.com/press-releases-home/2015-press-releases/2015-03-12-the-knot-2014-real-weddings-study.aspx>) of average wedding costs for 2014, announcing a national average price tag of \$31,213 (not including the honeymoon).

The average cost of a wedding is a good point of comparison against other major financial goals in a new marriage. Considering that the average price of a new home in America is now \$200,000, that wedding estimate would cover the majority of a 20 percent down payment — \$40,000. Despite getting married to my wife at our family home 15 years ago, I still remember the sticker shock for all the wedding costs — a whopping \$10,000 for the entire event from tux, dress, flowers, food and honeymoon.

Here are a few suggestions to plan a wedding that won't break the bank:

- Marry off-season. The most popular wedding months are now June and October, with longtime leader June losing a bit of ground. The most popular day to get married is Saturday, and nighttime is the most competitive time slot for receptions. Consider a January wedding when the post-holiday rush is over — cold-weather wedding venues are generally empty and priced to move. Weekday weddings have the potential added bonus of guests drinking less on a work night and weekend brunch weddings can be served buffet-style with more reasonably priced menu choices.

- Find alternative venues. Farms, barns, warehouses, art galleries and, of course, family property can be less expensive venues for a wedding, but make sure such spaces are properly insured for alcohol, food or other party-related risks. Also, in many communities, party



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venues must be properly licensed and/or zoned to avoid fines or legal action.

- DIY if possible. Couples with a flair for party planning, decorating and cooking might be able to slash costs planning and executing their own event with minimal dependence on hired or volunteer help. From flowers to photography, wedding cake to wedding planners, check for affordable options. If a venue allows couples to supply their own flowers and decorations, it is wise to comparison shop. Consider professional photographers or skilled amateurs who meet your tastes and budget.

- Use a gift registry to pay for the wedding. Couples can set up online gift registries that allow guests to directly fund honeymoon trips or specific expenses associated with the wedding.

- Plan a destination wedding. Resorts around the world and well-known domestic wedding/travel destinations like Las Vegas or Hawaii offer wedding packages that blend a ceremony and vacation getaway. Planning a winter wedding? Research options for a warmer climate or snowy destination at a ski resort.

- Finally, be flexible. Some venues have cancellations and if a couple is willing to put themselves on a waiting list and move quickly if they get the call, savings might be possible.

Before planning a wedding, it's wise to start with planning finances. A meeting with a qualified financial adviser might help put wedding costs in perspective with other major financial priorities.

Bottom line: Dream weddings don't have to put a couple's financial life on hold. Consider real financial priorities first and build a smart wedding budget from there.

— Jason Alderman directs Visa's financial education programs. To Follow Jason Alderman on Twitter: www.twitter.com/PracticalMoney

Bottom line: Dream weddings don't have to put a couple's financial life on hold. Consider real financial priorities first and build a smart wedding budget from there.



SEAN HART PHOTO

A crowd gathers outside of the H&P Cafe Saturday in downtown Echo. Mike and Tonia Barzee purchased the business May 11 and said business has been going well.

New mom and pop acquire Echo cafe

Family purchases restaurant after enjoying its food for 15 years

BY SEAN HART
HERMISTON HERALD

After eating at the H&P Cafe for many years, Mike and Tonia Barzee recently purchased the restaurant in downtown Echo.

Mike Barzee said his family moved to the small town 15 years ago, and the cafe quickly became his daughter's favorite restaurant. When an opportunity to acquire the business became available in April, Barzee said he toured the kitchen and knew it was a perfect fit.

"You know, when you're standing some place, you can see the end of your life, and I just felt, standing in the kitchen, it was my kitchen," he said. "We just want to work hard for the rest of our lives and run a cafe and have a great time working with family, mak-



SEAN HART PHOTO

New H&P Cafe owner Mike Barzee, left, talks with customers Saturday at the restaurant in Echo. After eating at the cafe for the last 15 years while living in the small town, Barzee and his wife, Tonia, purchased the business this month.

ing great food."

Barzee said he has managed restaurants for more than 15 years, but this is his first time as an owner. He said the family operation started May 11, with his wife and daughter waiting tables and he and his son in the kitchen. So far, he said, business has been great, and the cafe busy.

"The first week, we worked our butts off," he said. "I've never been happier. I don't have any stress. I don't feel so exhausted as

if I worked a 12-hour shift at any other job. It feels great to have your own thing and make your own food."

The business offers a "classic cafe menu," Barzee said, with chicken fried steaks and breakfast served all day, including biscuits and gravy and omelettes. The cafe features iced and blended coffees, raspberry- and peach-flavored teas and classic milkshakes.

"The plan is to keep it a small-town, mom-and-pop

H&P Cafe

Address: 231 W. Main St., Echo
Hours: Mondays through Saturday 7 a.m. to 8 p.m.
Sundays 8 a.m. to 4 p.m.
Phone: 541-376-0406

cafe," he said. "That's what we want. We don't want to do anything super-fancy."

Barzee said he will be perfecting homemade recipes for as many items as possible and has already created chili, soup and biscuits. Soon, the business will introduce larger hamburger patties and specialty burgers.

Barzee said his family is excited to work hard and provide quality small-town service.

"You're going to get a family taking care of you when you come to the H&P," he said. "We care a lot about the food that we're making. When you come here, you're walking into our living room, and we want to make you feel like that. We just can't wait to see folks come through our door and share our food with us."

Wal-Mart aims to double its hiring of veterans

EO MEDIA GROUP

Locals who have served in the military could see more job opportunities after Wal-Mart announced it was increasing its commitment to hiring veterans.

Since the company — one of Umatilla County's largest employers — committed two years ago to hiring 100,000 veterans by 2018, Wal-Mart has hired 795 additional veterans in Oregon. A spokeswoman said Wal-Mart's Hermiston distribution center and stores in eastern Oregon have

contributed to that number.

Last week, Wal-Mart announced it was more than doubling its goal of hiring veterans, aiming to employ 250,000 veterans by the end of 2020.

Hermiston distribution center manager Joshua Burns is an Air Force veteran and graduate of the U.S. Air Force Academy. He said in a statement that the teamwork and leadership skills he gained through his military background have helped him be a better manager to the center's employees,

which include several other veterans.

"There is something special about the focus on fulfilling a mission with integrity that our veterans are bringing to the Distribution Center floor," he said. "The sense of service and teamwork is infectious."

One in every 34 people in Umatilla County's workforce is employed by Wal-Mart. About 800 people are employed by the Hermiston distribution center, and another 500 are spread between the Hermiston and Pendleton stores.

Hermiston Best Western receives certificate of excellence

Best Western Hermiston Inn announced Tuesday it has received a 2015 TripAdvisor Certificate of Excellence award. The award, in its fifth year, celebrates excellence in hospitality and is given to establishments that consistently achieve great traveler reviews on TripAdvisor, according to a press release. Certificate of Excellence winners include accommodations, eateries and attractions all over the world that con-

tinually deliver superior customer service.

According to the press release, when selecting winners, TripAdvisor uses a proprietary algorithm to determine the honorees, which takes into account the quality, quantity and recency of reviews and opinions submitted by travelers on TripAdvisor over a 12-month period, as well as businesses' tenure and ranking on the popularity index on the site. To qualify, a

business must maintain an overall bubble rating of at least four out of five, have a minimum number of reviews and have been listed on TripAdvisor for at least 12 months.

"Winning the TripAdvisor Certificate of Excellence is a true source of pride for the entire team at Best Western Hermiston Inn, and we'd like to thank all of our past guests who took the time to complete

a review on TripAdvisor," Angella Lambert, Best Western Hermiston Inn general manager, said in the press release. "There is no greater seal of approval than being recognized by one's customers. With the TripAdvisor Certificate of Excellence based on customer reviews, the accolade is a remarkable vote of confidence to our business and our continued commitment to excellence."