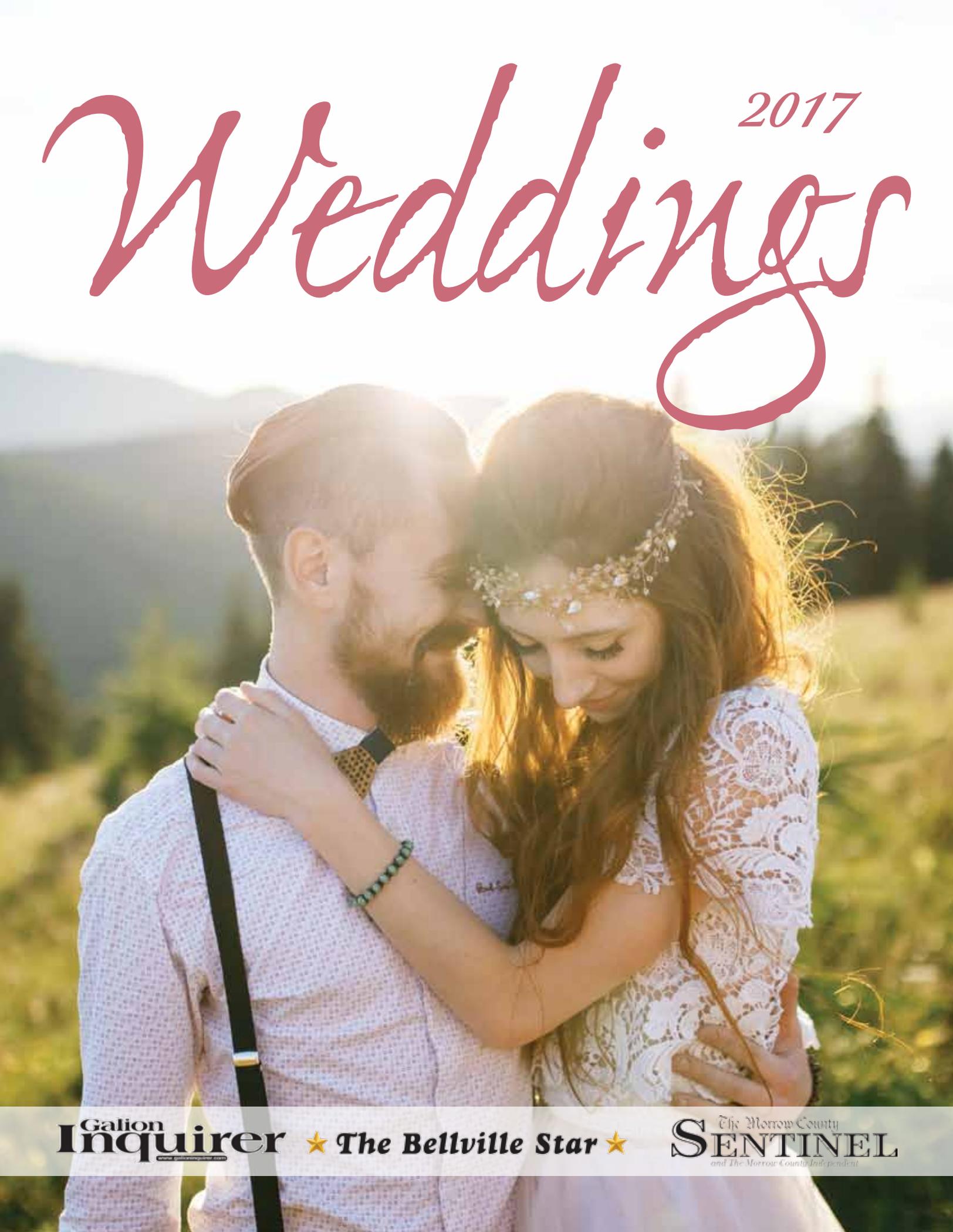


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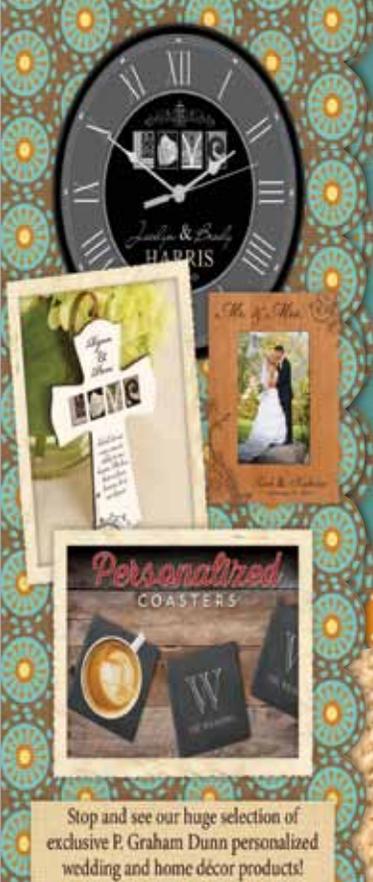
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Did you know?

According to the 2015 Real Weddings Study from the premier multiplatform wedding resource The Knot, **the most popular month for couples to get engaged is December**. Sixteen percent of survey respondents became engaged in the final month of the calendar year. **The survey also found that the average length of a couple's engagement is now 14.5 months**. Where June once was the most popular month of the year to tie the knot, today's couples are now heading down the aisle most often in October. **Seventeen percent of weddings now occur in October, closely followed by 15 percent in September**. And at what age are couples saying their "I dos"? The average marrying age for a bride is 29 and it is 31 for the groom.





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Make proposals special and successful

A wedding proposal is a special moment in couples' lives together. It can be made even more special by following some guidelines.

A marriage proposal is a couple's first official step toward the altar. Tradition dictates that men pop the question, with their surprised — and hopefully soon-to-be-fiancées — ultimately deciding if wedding bells will be on the horizon.

Proposing marriage can be nervewracking. However, if the time seems right and love is in the air, popping the question can be exciting. Regardless of who is proposing marriage, the following strategies can help make proposals memorable and successful.

Turn the tides

An old Irish tradition known as "The Lady's Privilege" was established in the fifth century by a nun named St. Brigid. She decided to create an opportunity for women to propose marriage. This day fell on every leap year, February 29. Centuries later, women can still use this tradition as the impetus to take the marriage reins into their own hands. But women need not wait for the next leap year to propose.

Many women view proposing as an empowering action that is tied to the evolving view of independent women. Couples are negotiating more in the marriage process, and



the dissolution of commonly held practices is occurring more often.

Choose a sentimental location

Couples will remember the proposal for the rest of their lives. So choose a proposal location that has sentimental connections. Think about where the first "I love you" was uttered or where

a first date occurred. These can be prime locations to pop the question.

Note her style

Engagement rings play a big role in many couples' proposals. One person's style is not necessarily what his partner will like. Bigger isn't always better. Rather, choose a ring that reflects your partner's preferences and personality. Take your partner jewelry shopping and see which types of jewelry he or she is most drawn to. Certain preferences can serve as a jumping off point for ring designs.

Ask for the family's blessing

Men no longer need to ask their girlfriends' fathers for "permission" to wed their daughters. However, asking your partner's family for their blessing is a sign of respect and can add a romantic and heartfelt touch to the proposal.

Capture the moment

Though we live in an age when every moment of people's lives is documented with videos and photographs posted to social media, proposals still stand out as extra special moments. Hire a professional photographer to discreetly capture the proposal and your partner's reaction so it can be cherished for years to come.

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Master the wedding

Many couples' weddings take more than a year to plan. Couples want all of the special people in their lives to witness their vows, and giving guests advance notice can ensure as many loved ones as possible attend the ceremony.

To be certain that guests have ample notice to clear their schedules, many couples now turn to save-the-date cards, which announce weddings well in advance of the actual wedding day.

Save-the-date cards once were reserved only for weddings that required travel or special circumstances, such as destination weddings. But such cards have now become commonplace for all weddings. That's because many people plan vacations or business trips anywhere from four to six months in advance. Busy people require plenty of notice to include this important date



on their calendars, particularly when wedding dates fall during popular travel seasons or around the holidays.

Kleinfeld Bridal, a premiere New York bridal boutique, says that save-the-date cards are typically mailed six to eight months prior to the wedding, though some are sent as early as a year before the big day. Once a date and a location is secured, save-the-dates can be ordered and mailed.

Save-the-date cards require couples to assemble their guest lists well in advance of the wedding. The leading bridal resource The Knot notes that everyone who will get a wedding invitation should also receive a save-the-date card. There's no turning back once cards are sent, so couples will need to be certain everyone they want to attend is getting advanced notice.

It's acceptable to mail save-the-date cards even if some wedding day details are still up in the air. Guests really only need to know the date and location of the wedding. Couples also can use the save-the-date card to direct invitees to a wedding website where guests can learn the details of the wedding as they unfold.

RSVP information does not need to be included on the save-the-date card.

Save-the-date cards are much less formal than invitations, so couples can have fun with them. They can showcase couples' clever personalities or funny quirks. Keep in mind it is in poor taste to mention gifts or registries on save-the-date cards. There will be plenty of time to direct guests to registries later on.

Couples are increasingly turning to save-the-date cards when planning their weddings to make sure busy friends and family will have enough time to make plans to attend their weddings.

Successful toasts help shape social events

A toast is a drink raised in the health or honor of someone. Such salutes are typically accompanied by some heartfelt words or tokens of advice. Toasts are a common component of social gatherings, including retirement parties, milestone birthdays and weddings.

Toast of the town

It's difficult to pinpoint who originated the practice of toasting. Several ancient societies would raise a glass in honor of deities or special guests. Ancient Greeks offered libations to the gods as a part of ritualistic practices and also as a point to drink to each other's good health. Ancient Romans at one point instituted a practice that all people must drink to Emperor Augustus at each meal.

The term "toast" has an interesting history. Dating back to the 16th century, "toast" refers to a piece of toasted bread. A piece of toast was commonly added to wine during this time

because wine was quite inferior in quality then compared to modern vintages. Stale bread was placed into the jug to soak up acidity and improve the flavor. The wine also improved the palatability of the old or spiced bread. According to *National Geographic* magazine, by the 18th century, the term "toast" had been transferred from the floating piece of bread to the person honored by the toast. Eventually, "toast" represented the drink raised or the words offered with the gesture.

Prepare for a toast

Toasts can be off-the-cuff remarks shared in the moment, but for many special events, they should be prepared well in advance. Nowadays, some toast-givers devote extra time to preparing toasts, particularly because they know these sentiments can live on indefinitely on social media. Giving a toast can induce anxiety, but some nerves can be relieved simply by doing one's homework and not

procrastinating.

Writing tips

A person giving a toast is trying to gain the attention of a group of people who may not be very attentive. These tips can improve the content of the toasts and their delivery.

Keep 'you' out of it. This toast is not about you. It's about the person you are honoring. Therefore, do not put any self-congratulatory messages in the toast. Make it all about the person — even beginning the toast with that person's name.

Hook people in. Open the toast with a good joke or anecdote that will help introduce the person of honor. For example,

Jake is a great guy because he's the type of person who will offer to meet you at your dorm room at 2 a.m. with pizza and beer to get you through a study session. Too bad he has a horrible sense of direction and repeatedly shows up at the wrong door.

Tell a story. Reference the person in the toast, other audience members, and even yourself if you can be painted in a self-deprecating light.

Keep it short. This is a toast, not a monologue. Be brief so that the audience doesn't lose interest. Set a five-minute limit.

Wrap it up. Conclude the toast by tying the story back to the introduction and making sure to include the audience once more. This will help you get the biggest laughs and applause.



Stunning engagement ring alternatives



White diamonds have been the traditional engagement ring stones for decades. While shoppers have experimented with gold, silver, platinum, and other precious metals for ring bands, the star of the show has long been that twinkling, pristine diamond.

Even though diamonds may be a “girl’s best friend,” they may not fit every woman’s style, particularly the bride who likes to buck tradition and think outside the box. According to *Money* magazine, the average engagement ring costs more than \$5,800. In addition to being one of the most expensive gemstones, diamonds have become quite commonplace. Some women even eschew diamonds for moral reasons.

Whatever the driving force behind shopping for alternative gems, women who want to set themselves apart from others — and men who want to “wow” their significant others with unique and eye-catching rings — may opt for other dazzling stones.

Moissanite: This crystal naturally occurs in meteorites and is nearly as hard, dense and scuff-resistant as a diamond. Some feel moissanite offers more brilliance and fire than diamonds. Moissanite is a white-colored stone, so it can mimic the look of a diamond. And since it can be made in the laboratory at a fraction of the cost of even lab-made diamonds, it’s a frugal option. A nearly flawless one-carat moissanite gem can cost less than \$1,000.

Lemon quartz: This is the trade name for a lemon-yellow stone that is a variety of color-enhanced transparent quartz. Quartz is turned into this sunny hue through an artificial gamma ray irradiation process. Like other quartz gemstones, lemon quartz is considered to be very durable and is therefore suitable for all types of jewelry.

Sapphire: Sapphires tend to be blue stones (of varying intensity), but they also come in peach, pink, yellow, green, and white. Sapphire may not sparkle as much as a diamond or even moissanite. However, with the right cut, it can be hard to distinguish any lack of luster. Sapphires are the third hardest mineral, and at about one-third the price of diamonds, they make an ideal diamond substitute.



Morganite: According to the blog *Bridal Musings*, morganite is currently one of the most popular choices for engagement rings. Its pretty pink hue is romantic and feminine. It also sits at around the same hardness as sapphires, ensuring the rings will endure. Vividly cut rubies, emeralds

and tanzanite — all gems that are rarer yet less expensive than diamonds — can make beautiful engagement rings. Some couples also may opt for rings without gemstones, such as traditional Claddagh or “true lover’s knot” rings to signify their union.



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Tips for trimming the wedding guest list

Weddings are a time to celebrate, and many couples hope to invite as many people as possible to share their excitement. A 2014 study by researchers at the University of Denver found that couples who invite at least 150 guests to the wedding may have happier marriages. The study examined 418 people who were single at the beginning of the study and married five years later. It found that 47 percent of those people who had gotten married in front of at least 150 guests had "high-quality marriages," while those with 50 or fewer guests fell short.

While guests make weddings more enjoyable, and may increase the propensity to enjoy a more successful marriage, couples must be practical and consider their wedding budgets when creating their guest lists. The average American wedding includes 120 guests, according to a 2015 Newlywed Survey released by WeddingWire. Couples who are finding it difficult to create and pare down their guest lists can employ the following tips.

Create initial lists. When jotting down potential guests' names, write down everyone you want to invite, regardless of budget. Then list the must-have guests for the wedding. This should include the family and friends with whom you interact on a regular basis. Create



a separate column for guests who don't make the must-have list.

Separate friends from friends' friends.

If you don't see people outside of events set up by mutual friends, you should not feel obligated to invite those people to the wedding. They are more likely friends of your friends and not your close friends.

Know the guest list ceiling. Catering halls or reception rooms often can only accommodate a certain number of people. Know this number before making a final list. The limits of the space may serve as the catalyst for trimming the guest list.

Consider coworkers carefully. Think about whether you'd still be friends with your coworkers if the company dissolved tomorrow. If not, you should not feel obligated to invite them.

Have we met? If you don't remember interacting with a person (your parent's long lost friend from high school) or the person has never met your significant other, then they probably can be cut. If parents insist on inviting someone you barely remember, they should help defray the costs.

Cut out the kids. Even though children's dinner costs may be lower than adults', inviting children can significantly increase the guest list. A no-child policy at the reception can save money.

Avoid uncomfortable situations. Unless you have remained particularly close, keep former boyfriends and girlfriends off of the guest list.

Ask for an unbiased opinion. Give the editing pen to someone else if you cannot make a decision. This person may help weed out extraneous guests.

Paring down a wedding guest list can be a difficult process, but couples should work together and respect each other's concerns when creating their final list.



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Did you know?

Longevity in marriage is something to be celebrated. Couples who reach fiftieth and sixtieth wedding anniversaries often commemorate those anniversaries with big parties. But there are some around the world who would consider golden anniversary celebrants to still be newlyweds. **In December 2015, Karam Chand, 110, and his wife, Kartari Chand, 103, from Bradford, West Yorkshire (originally from India), celebrated their 90th wedding anniversary, becoming the world's longest-betrothed couple. In America, John and Ann Betar, ages 104 and 100, respectively, have been married 83 years as of 2016. The couple eloped in 1932. They have been named one of America's longest-married couples by the Worldwide Marriage Encounter.**



How guests can cut costs and still attend loved ones' weddings

Couples and/or their families can expect to spend tens of thousands of dollars on their weddings before saying "I do," making weddings one of the largest expenses for a couple apart from buying a house or new car.

But brides- and grooms-to-be are not the only ones who may have to invest quite a great deal on wedding days. Guests, including bridal party members, may also be responsible to pay a substantial sum. According to the 2016 American Express Spending & Saving Tracker, Americans expected to spend an average of \$703 per each wedding they attended in 2016.

Few people are willing to miss the wedding of a beloved family member or friend, even when the costs of attending the wedding can be high. Fortunately, there are ways for wedding invitees to attend the festivities without breaking the bank.

Shop around for lodging. Many couples arrange for discounted hotel rooms for their out-of-town wedding guests. But guests might be able to save even more by shopping around for their own discounted rates at hotels and other lodging accommodations. Websites like Orbitz and Hotels.com can compare rates at all the hotels in a given city, letting wedding guests explore all of their alternatives in a single search. Guests who are especially patient can use the Hotel Tonight app, which allows users to book heavily discounted rooms no more than seven days in advance of their expected occupancy. Guest also can try finding affordable lodging on the popular homestay network Airbnb.

Book travel early. Many travelers insist the best flight deals can be found as late as six weeks before the desired departure



date. But there's no guarantee that waiting that long to book flights will benefit wedding guests. If the patient approach does not pan out, guests might be forced to choose between costly flights or not attending the wedding. Budget-conscious travelers may find it less stressful to book flights as early as possible. Doing so allows guests to find flights at the times they most prefer to fly, and it also makes it possible to spread the cost of attending a wedding out over a longer period of time.

Say no to joining the bridal party. While it's an honor when brides or grooms ask certain friends or family members to be in their bridal parties, guests should not feel compelled to accept that invitation if they cannot afford it. If money is tight, explain the situation to the bride and

groom, who might even offer to help cover some of the costs of the wedding. Even if couples cannot afford that gesture, they will understand if friends or family members cannot cover the additional costs associated with being in a bridal party.

Split expenses. Another way for guests to save money is to split certain expenses with fellow guests. Single guests can share hotel rooms with fellow guests attending solo, and even couples can join up with other couples and split the cost of double rooms. Sharing expenses such as rental cars and trips to and from the airport is another way for guests to coordinate their efforts to save money.

The costs of attending a wedding are growing. But savvy guests can save money in various ways.



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Make every anniversary count

Wedding anniversaries provide opportunities for couples to reflect and relive the excitement of their wedding days. Anniversaries can easily be forgotten amid the hustle and bustle of daily life, but many couples are making concerted efforts to ensure their anniversaries are celebrated as the special occasions they are.

A first wedding anniversary is a special one. Some couples celebrate their first anniversaries by enjoying a piece of wedding cake that has been properly preserved in the freezer. Couples may also dance to their wedding songs or enjoy a nice dinner at a favorite restaurant. The first anniversary also is a time to pull out the wedding video or photo album and reminisce about the wedding day.

Anniversaries are a great way for couples to celebrate their time together by stepping away from emails, text messages, work obligations, and even mundane everyday tasks to once again remember a day and moment that changed their lives forever. Those who may need a little

inspiration celebrating their anniversaries can consider these suggestions.

Have dinner at your reception site. Find out if the reception site, which may be a catering hall or restaurant, serves dinner or brunch. Make a reservation and enjoy celebrating in the spot where the memories all began.

Take a second honeymoon. Honor wedding memories by booking a second honeymoon at a special location.

Throw a party. Use your anniversary as an excuse to have friends or family over for a party. Be sure to include your wedding song on the music playlist.

Create a romantic evening. Rekindle the romance by pulling out all the stops, complete with a nice homecooked meal, candles and mood music.

Wedding anniversaries present ideal opportunities for couples to reminisce about their trip down the aisle and all the entertaining moments from the wedding. They're also opportunities to connect as a couple and focus on each other.

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