

WEDDING SPECIAL

Before Your 'I Do's,' Do Financial Review First



(ARA) - One thing you can definitely say about the current credit crunch - it sure isn't romantic. But for couples about to exchange "I do's," a clear understanding of each other's credit history as singles, and how they will use credit as a couple, is vital to ensure their future wedded bliss.

All signs point to the reality that credit is likely to be difficult to get for a while, even for those with good credit scores. Getting married is a life-changing event that will impact your credit rating. It's important for couples to be open and honest with each other about their credit histories, credit-use habits and plans for using future credit.

Credit has become an integral part of the American institution of marriage. If you are newlyweds, you'll

likely require credit to fund some of your basic needs and dreams - from buying your first home to financing the minivan you'll need to transport the big family you plan to have. Your blended credit rating will decide how easy or difficult it is to secure those loans at favorable rates.

So how can you prevent the credit crunch from putting the squeeze on your plans for building a life together? Here are some basic tips:

First, exchange credit reports. As a single person, your credit score was a private matter between you and the people you borrowed money from. When you're married, your credit history becomes linked to your spouse's and he or she deserves to know ahead of time how you rate with

lenders. Knowing what's on your credit report is the first vital step toward reaching your personal financial goals as a couple. Get a copy of your credit report at www.FreeCreditReport.com and present it to your intended.

Next, set mutual priorities and goals. If you both have significant debt, perhaps your goal will be to pay that off before incurring any new debt. Pool your earnings to pay off the highest interest debts first - an \$9,000 credit card debt may actually cost you more in interest each month than her \$14,000 auto loan.

If you both are relatively debt-free, good for you. You can turn your attention to settling savings and spending priorities, including saving for a down payment on a house (the low-rate,

zero-down loan is virtually extinct), putting money aside for your retirement or building up your cash-on-hand savings in case the economy gets worse and one of you loses a job. Decide which priority is highest on your list, agree on a time frame for reaching that goal and organize a game plan for getting there.

It's important to have these discussions before the wedding. You'll both enjoy your big day more knowing you're on the same page regarding your financial future.

It is easy to check your credit reports. Web sites like www.FreeCreditReport.com allow you to get your credit report and credit score which gives you more control over your personal finances.

Wedding Folklore, Myths and Good Luck Charms

Who doesn't hope for good fortune on their wedding day? That's why there are so many traditions and steps people take to ensure luck is smiling down on them for their wedding. Here are some traditions you may not have known about.

- According to Greek culture, tuck a sugar cube into your glove on your wedding. The sugar will sweeten your union.
- English traditions say that Wednesday is the best day to marry. Monday is for wealth and Tuesday is for health.
- The groom carries his newly betrothed across the threshold to protect her from evil spirits.
- Hindu tradition says rain on your wedding day is good luck.
- For good luck, Egyptian women are known to pinch the bride on her wedding day.
- In Holland a pine tree is planted outside of the newlyweds' home for good luck and fertility.
- A law in 1775 said a wedding was not legal if the bride wore makeup during the ceremony.
- Wedding and engagement rings are worn on the fourth finger of the left hand because it was long believed a vein ran from that finger directly to the heart.
- Ancient Greeks and Romans said a wedding veil protected the bride from evil spirits. It has become a tradition to wear a veil ever since.
- The term "tie the knot" comes from Roman times when the bride wore a girdle tied in knots that the groom was later able to untie. Some also believe it refers to the knots of rope that were tied to form the marriage bed.

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WEDDING SPECIAL

A New Approach to the Family-oriented Wedding



(ARA) - Moving their relationship from dating to marriage was a big step for Lynn Lehman and Cliff Simonelli. One primary concern was how their respective children - Lynn's two young sons, ages 5 and 8, plus Cliff's three youngsters, ages 9 to 15 - would come together as a family.

"Cliff and I were both divorced," explains Lynn, a 38-year-old marketing manager. "Divorce turns kids' lives upside down. My boys didn't verbalize anything, but I knew they were worried. That's one reason why Cliff and I decided to do something during our wedding to communicate to all the children that we were creating a family that would be there for them. We wanted them to know that they could trust that our marriage and our new family would not fall apart."

But finding the perfect "family" wedding ceremony was not as easy as Lynn had anticipated. She spent hours surfing

the Web only to find a lot of so-called blended family products with more fluff than substance. Eventually Lynn found exactly what she had in mind: a simple and emotionally satisfying family-oriented ceremony that gives children a meaningful role in the wedding celebration.

This five-minute ceremony - known as the Family Medallion service - can easily be integrated into any religious or civil wedding ceremony. It differs from the traditional wedding in only one respect: after the newlyweds exchange rings, their children join them for a special service focusing on the family nature of a marriage. Each child is given a Family Medallion pendant (or ring) with three interlocking circles, a symbol that represents family love (for ceremony information, see FamilyMedallion.com).

The Wheaton, Ill. couple liked the message of a family service. "But once we gave them the medallions, I could feel in them a palpable sense of relief - that they knew everything was going to be OK."

Most of the guests attending the Lehman-Simonelli wedding were used by the family ceremony. "We got tons of compliments," says Lynn. "People told us that they had

to love and care for all the children either spouse brings to the marriage. "We were making a commitment to the children, and we wanted them to make a commitment to work through the challenges that our new family would inevitably face," Lynn adds.

The Simonellis say they will never forget the special family service that was the highlight of their September 2008 wedding. The justice of the peace called each child forward and, while he read the words of the ceremony, Lynn and Cliff placed the medallions around the necks of their children. There was a lot of hugging and tears.

"I could tell by the way the kids reacted that on some level, they understood," Lynn says. For example, Lynn's youngest son, 5-year-old Christopher, clutched his medallion and hugged his stepdad Cliff. "This is cool, dude," he said. "I love you." Cliff, a 47-year-old salesman, had been concerned that his teenage son and daughter might not warm to the idea of a family service. "But once we gave them the medallions, I could feel in them a palpable sense of relief - that they knew everything was going to be OK."

For additional information about Family Medallion products or the family wedding ceremony, visit www.FamilyMedallion.com or call (800) 237-1922.



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never seen such a unique and beautiful way to recognize children."

More than 15,000 couples annually use the Family Medallion ceremony to help strengthen the bond between parents, stepparents, and children. "I was very impressed with the Family Medallion ceremony," says Rev. David Schaal, a Minneapolis minister. "When I recently used it during a wedding, I could see the pride and happiness in the face of the little boy who received the medallion. It's my feeling that when children are involved, it's important to do something tangible to recognize them during the wedding."

Lynn and Cliff believe that their decision to have a "family" wedding will strengthen their family bond for years to come. "As our kids grow older, I hope they appreciate the value of family and what we did to assure them that they would always be an integral part of our lives," Lynn says.

Andrew Lehman, 8, isn't thinking much about the future. He wears his Family Medallion every day and refers to the wedding as "the day my stepdad and all of us kids got married. My medallion means family. That's what we are."

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MAID OF HONOR? BE PREPARED

(ARA) - The role of the maid of honor can turn into a dress rehearsal for the day when it is your turn to be the bride. The bride's maid of honor typically has a very close personal relationship with the bride and often serves as a confident and advisor on a variety of issues. Preparations can include selecting wedding colors; choosing the bridesmaid dresses, the caterer and flowers; identifying a location for the wedding and the reception; and hosting a bridal shower.

This position of honor can be loaded with a lot of work and responsibility as well as a lot of fun. Typical maid-of-honor duties often include shopping with the bride, arranging transportation for the bridal party, communicating plans and responsibilities to the bridal party, selecting and sending out wedding invitations, ensuring the bridal party gets to rehearsals on time, helping during the rehearsal dinner and other events and making sure the reception runs smoothly.

The maid of honor also has official duties such as signing the marriage license along with the best man and participating in the first dance with the best

man, holding the groom's ring during the ceremony, holding the bride's bouquet during the ceremony and tossing the newlyweds during the reception. Then there are the tender tasks of helping to prepare the bride just before her grand march down the aisle by fixing her hair, adjusting the veil and wiping tears to avoid smudging makeup, along with the tedious task of helping to keep track of the wedding gifts and money cards.

There is also the responsibility of keeping the bride calm the day of the wedding when nerves and anxiety will be at their peak. Assisting the bride through this delicate and stressful process also means looking out for her emotional well-being. The maid of honor often tells jokes to make the bride laugh and help reduce her stress level, and makes sure the bride eats healthy meals to keep her nourished and balanced. On top of all that, the best maid of honor must be a good listener in order to provide the necessary emotional support the bride needs leading up to and the day of the wedding, as she prepares for the start of her new life.



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