



Saving THE DAY

IT'S THE MOST IMPORTANT DAY OF YOUR LIFE,
AND SOMETHING'S GONE WRONG. WHAT TO DO?

BY ANA K. COTHAM

Emergencies, by definition, are not planned, so any unexpected happenings at your wedding will have to be handled on the fly. Good thing—they usually can be!

INSURING PEACE OF MIND

"It doesn't hurt to get insurance," says **Lora Ward of A Day To Remember**, a seasoned Sacramento wedding professional who has seen it all. "It's not expensive, and it will help in recouping payments in case of emergency." She recommends buying it eight months to one year out, although you often can purchase it up to one month prior. Insurance can cover a range of circumstances, including a no-show florist or caterer, damaged wedding gifts or attire, or a venue that unexpectedly shuts down.

Those with a homeowners policy can get a one-day rider with their insurance company. But non-homeowners also have options, through three primary sources: Fireman's Fund, at wedsure.com, which is the only carrier to also offer a "change of heart option"; Markel, at markeleventinsurance.com or wedsafe.com (Ward likes this one); and Travelers Insurance, at protectmywedding.com.

Couples can pick through an online menu of options and get quotes before committing. A basic personal liability policy of \$500,000 to \$1 million, which usually includes host liquor liability coverage, can start around \$125 and go up depending on add-ons: gifts, jewelry, attire, psychological counseling and so forth. Be sure to get everything in writing and keep copies of receipts. And consider insurance on individual items, such as putting a deposit on a tent for an outdoor wedding.



WITH A FEW WEEKS TO GO

- ❖ **Forgot to order the groom's ring?** **Howard Skalet of Skalet Family Jewelers** says that in his 30 years in the business, leaving the man's band to the last minute is one of the more common mistakes he's seen. "Sometimes, it's four weeks to go before the wedding," he says. "But a custom or special-order band from a national chain retail store can take four to six weeks." Working with a local jeweler can expedite the process and produce something more to your taste, as smaller or independent jewelers carry fewer mass-produced pieces and can spend more time and care on the craftsmanship of the ring. From start to finish, Skalet can handcraft or redo a ring—for the bride or groom—in about three weeks.
- ❖ **Having a dress disaster?** Totally fixable, says **Karla Rivera, manager of La Soie Bridal**, with the cost depending on a number of factors, including the complexity of the adjustment (one dress size versus two or more), the fabric (lace is more complicated than satin, particularly if beading is involved) and the turnaround time required. Rush jobs—generally, less than two weeks—will cost more, and same-day turnaround is "not cheap," Rivera cautions. Taking in a dress, particularly one with a complicated building or details, is generally more costly—anywhere from \$300 to \$500, she estimates—than letting it out. (But don't cut corners by finding a general seamstress with no bridal dress experience.) Need to start from scratch? Plenty of bridal salons sell off the rack . . . or you could take a chance on that fun, funky dress in your closet you haven't yet worn.



ON THE DAY ITSELF

- ❖ If the florist doesn't show . . . Grocery stores and retail florists often are close by.
- ❖ If the caterer got into a car accident . . . Go to a nearby bakery or grocery store and rustle up a dessert table.
- ❖ If the officiant fell ill . . . Carry on with the party and get married next week at City Hall. Or ask if your event planner is licensed to perform a wedding—you might be surprised.
- ❖ If the photographer is running late . . . "We're fortunate that so many people have digital cameras—not a substitution for a professional, but they'll do in a pinch," Ward says. (For more on fixing the finished photos, see sidebar.)
- ❖ If it's pouring in June . . . Chances are, even if you refused to believe the weather could be anything but perfect (as one of Ward's brides did), your event planner already has arranged for a backup roof. (Now, didn't that tent deposit come in handy?)

PREVENTION IS THE BEST MEDICINE

If you hired a professional event planner, you may never know if something is amiss, because she won't let it get that far. From handling wardrobe-oriented dilemmas to fetching ice from the corner store on an unusually hot day, "we can be the most important vendor you book to make sure your wedding goes smoothly," says **Amber Novey of Platinum Planning**.

Some event planners offer DIY packages, where you do the bulk of planning up to a certain point. Then they take over, dealing

with details you never considered, such as allotting the right amount of time for a particular vendor.


Novey's other piece of crucial advice? "Hire licensed professional vendors. Don't find someone on Craigslist just to be disappointed by their performance."

If you're a 100 percent DIY bride, there still are methods to reducing the madness:

Step 1: Do a week-of confirmation with all your vendors. That way, you'll have enough time to handle any lame "oh gosh, I double-booked" excuses.

Step 2: Appoint a reliable, cool-headed family member or friend to be your wedding day point person. For example, if it's 4:15 and the cake's still not there, he can call the bakery.

Step 3: Don't fret over the goofy things. Remember, imperfections often make a great story.

"There are often hiccups, but few disasters," Ward says. "Sometimes brides get caught up in the perfection of the day and are disappointed that the ribbons weren't tied right. But at the end of the day, it shouldn't matter—because you are marrying the person you love." 

TYLER & CHRISTINA OF M PORTRAITS



PRETTY AS A PICTURE

"Making everything as pretty as we can is part of the process," says **Roger Ele of Eleakis & Elder Photography**. His studio includes basic corrections, such as adjusting the color, contrast and brightness of a photo, in the general printing package. "Some of the fixes are simple because we do it all the time."

More complex manipulations, such as skin smoothing, blemish removal and flyaway hairs, typically require more work. "It's usually not more than \$25 per image unless it's really complicated," Ele says—for example, the removal of a random limb flailing into the frame.

Larger problems may need a little creativity. One recent client, frustrated that her photographer didn't get the right images, came to Ele's team, which then obtained photos from other guests to create the album she wanted.

Another way to get the couples images you want? Throw the clothes back on, do a separate shoot and just plug it into the album.

"Regardless of the quality of photos, don't be discouraged," says Ele. "When you put them in the right sequence and design the book in a way that tells a sweet story, you really do get a sweet story."