

Nothing romantic about bills

WEDDING PLANNING:
Budget essential
if married life is
to start off happily

BY WENDY MCLELLAN
BUSINESS REPORTER



Wendy McLellan

YOUR BOTTOM LINE

Now that the Valentine's Day excitement has passed and the diamond ring is firmly planted on the bride-to-be's finger, couples start thinking about a wedding they will remember for the rest of their lives.

With a typical wedding in Canada now costing \$20,000 to \$30,000, the big event not only takes months to organize, it can also leave newlyweds hitched to a pile of debt.

Planning a wedding can be so consuming that couples forget about the rest of their goals, says Grant Gamble, a certified financial planner at the south Surrey branch of Coast Capital Savings credit union.

"I really try to get people to put things in perspective," Gamble said. "I try to get them to think about their future together as a blank canvas and to talk about all of their life, not just the wedding."

"It's easy to blow an entire budget on a wedding and then get trapped so there isn't enough money to do the other things you'd like to do."

Gamble helps his clients identify their goals to help them consider how much to spend on their wedding while still pursuing other dreams, such as travel, buying a first

home or starting a family.

He suggests couples save money in a separate account for their wedding, which makes it easier to budget for the event, as well as to monitor the expenses.

For people who choose to go into debt to pay for their wedding, Gamble recommends they consider their cash flow first, then how quickly they want to repay the debt and how it will affect their other goals.

"A perfect wedding is important, but it's not everything," he said.

A budget is the first thing Lori Fraser talks about with the newly engaged couples who hire her to plan their wedding.

"A wedding can cost \$20,000, \$100,000, or anything in between, and you've got to start with a budget," said Fraser, who owns Lori L. Fraser Signature Events, based in the Fraser Valley. A rough calculation is to estimate the per-person price of the food and alcohol — consider four drinks per person as the general rule — multiply by the number of guests, then double it.

Fraser creates a list of expenses and how much can be spent on each item, from invitations to gifts for the groomsmen. If a couple decides to spend more on some items, she looks for savings in other areas.

"A couple may want an elaborate wedding and they have \$10,000, but that's not a lot of money. It goes really quickly, and the costs can spiral out of control," she said. "You can spend \$5,000 on photography and, before you know it, there's nothing left."

When Surrey residents Lisa Balsor and Matthew Lewis decided to have a June wedding, they were thinking about the party — not how much it would cost.

"We wanted a nice wedding, and my parents wanted to invite all their friends," said Balsor, 26. "We knew we wanted a hotel reception, and there would be about 200 guests, but we didn't know how much it would cost."

"Everything just adds up — almost everything surprised me."

Balsor's parents are helping with the costs, and the couple set up a savings account for the wedding. They also decided to hire professional help — Lori Fraser — since they both have full-time careers.

"We didn't know where to start — we've never done this before, obviously," Balsor said. "Lori helped us figure out what's important to us, where to pay more and where to cut costs."

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Bride-to-be Lisa Balsor tries on a wedding dress. JON MURRAY - THE PROVINCE

Fewer officially saying 'I do'

CENSUS SHOCK: Common-law unions outpacing marriages

BY KATE WEBB
STAFF REPORTER

Marriage isn't dead, but it is getting a run for its money from common-law unions, which are sharply on the rise, according to 2006 census data released yesterday.

The census showed that between 2001 and 2006, the number of common-law families in B.C. grew by 18.1 per cent — more than three times faster than the number of married couples.

The stats reflect shifts in values that have been gaining momentum in Canada since the 1970s, according to University of B.C. sociologist Nathanael Lauster.

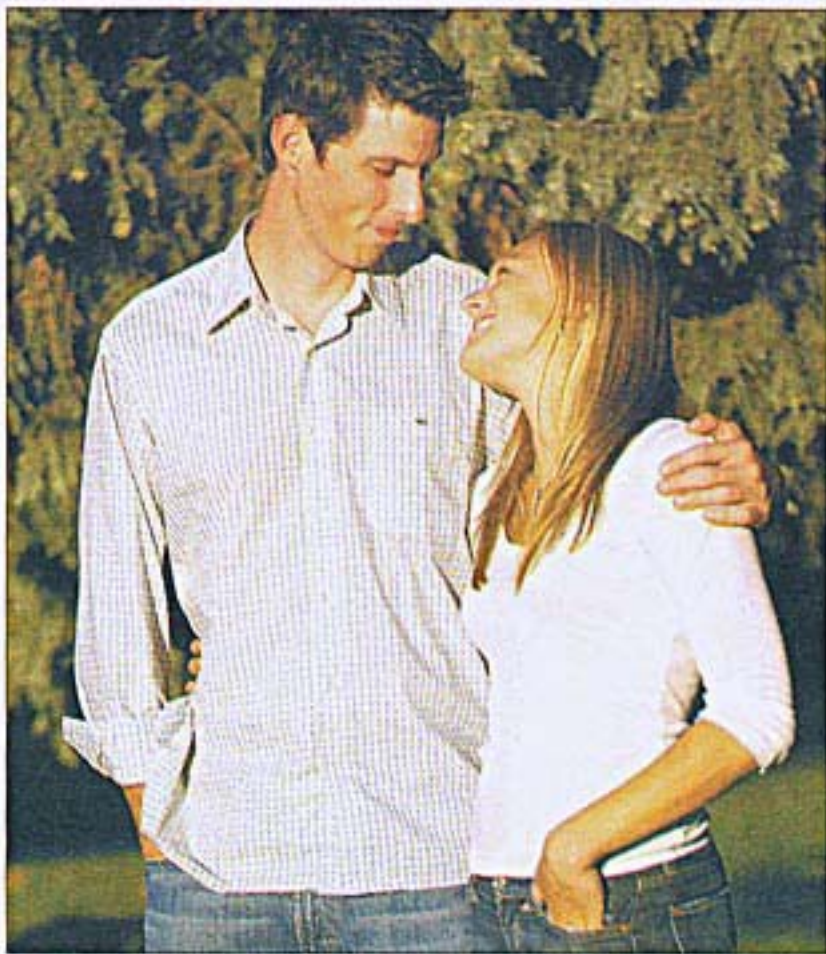
Lauster, who studies family demography, believes that while more couples are forgoing nuptials because they see them as unnecessary, others are upping the ante in terms of their expectations when they finally say "I do."

"What many experts are finding is that marriage is increasingly seen as something desirable . . . but the requirements of actually having a good marriage are increasingly difficult to obtain, so . . . some people have upwardly defined what is needed to have a good marriage," Lauster said.

"If people are upwardly defining a good marriage, fewer people can actually achieve that, and so they postpone getting married until they think they can."

Another emerging trend revealed in the 2006 data is an explosion of same-sex marriages — numbers that had never before been recorded, since same-sex unions were not legalized in Canada until 2005.

In 2006, there were 7,000 same-sex couples in B.C., accounting for 0.7 per cent of all couples in the province. Of those same-sex couples, 1,400 were married.



■ Jen Riley and fiancé Mike Dalziel pose for a pre-wedding photo at Brock House on English Bay in Vancouver yesterday evening. The 2006 census finds that Mike and Jen are part of a decreasing number of couples who are trying the knot across Canada. The number of 'officially marrieds' is being overtaken by 'common law marrieds' with same-sex couples fast becoming a factor.

NICK PROCAVLO
— THE PROVINCE

"If people are upwardly defining what is needed to have a good marriage, fewer people can actually achieve that, and so they postpone getting married until they think they can."

— Nathanael Lauster, UBC sociology prof

Fully 50 per cent of Canadian same-sex couples live in one of the major census metropolitan centres of Montreal, Toronto, and Vancouver, with Montreal and Van-

couver boasting the highest proportions. About one per cent of couples in those cities identified themselves as same-sex.

"[Those cities] tend to offer much

more accepting communities, and they also tend to offer much larger communities, so couples have a chance to congregate," Lauster explained.

The census also found that home ownership in B.C. has increased, measured at 69.7 per cent among families in 2006, up from 66.3 per cent in 2001.

On the flip side, rentals among families went down from 33.4 to 30.1 per cent between 2001 and 2006. kivebb@png.canwest.com

SPECIAL DAY / *Already a busy day for weddings, this Saturday has business booming*

Couples hope numbers add up to wedding bliss

The race is on this weekend as local couples rush the altar in the hope of finding a little extra luck in love.

Saturday is July 7, 2007, a date that attracted the fancy of hundreds of spouses-to-be in the Lower Mainland.

The lure of 07-07-07 had couples booking up to two years in advance, some hoping the date would bring them luck, others simply wanting a unique anniversary.

For local couple Marco Dela Cruz and Sheryl Reyes, it was all about the numbers.

"It's such a cool date, and 7-7-7 will probably never happen again," said Dela Cruz. "And I'll only have to remember one number!"

Dela Cruz knew they definitely had to plan ahead to wed on the day they wanted, booking their ceremony and reception venues more than a year ago.

"Sheryl had trouble finding a makeup artist too," he added. "She has to get her makeup done at seven in the morning."

All this translates into one very busy day for those in the wedding industry.

"The date has a special ring to it," said Cristall Caverhill, a local wedding planner with TLC Wedding Managers. "July and August are also already the biggest months of the year, and (the seventh) fell on a Saturday."

For wedding commissioner William Wallace, Saturday will be his busiest day of the year. With seven couples to wed - yes, lucky

seven - he will be on the road from 9 a.m. till 7 p.m.

Wallace, a five-year veteran of the local wedding circuit, said a normal Saturday in July consists of three or four ceremonies, at most. But this is no average Saturday.

"I must've had 35 or 40 calls," he said. "It's very unusual."

Unusual, indeed, echoed Lower Mainland wedding planner Lori Fraser.

Fraser, owner and operator of Lori L. Fraser Signature Events, said she was booked over a

year in advance for the lucky day, when many couples don't usually book till only months before the big day.

"I took hundreds and hundreds of calls," she said. "I had three people bidding for that date."

She added people are still calling, desperate to find someone to accommodate them.

"Their first question is, 'Can you recommend someone else?'" she said.

Susan Gill, a hair and makeup artist based out of Surrey, said she believes most couples are buying into the belief that the date is lucky.

"Some of them are even taking it one step further and getting married at 7 a.m. or 7 p.m.," she added.

She too had no shortage of phone calls from desperate brides.

"They still call and say, 'Oh my gosh, I never expected it to be this busy,'"

she said. "If there were six of me I could've done six weddings, at least!"

However, not all those working in weddings felt the pressure of the triple sevens.

"There was a lot of talk within the industry about it, but I think a lot of (couples) didn't even think about the date," said Surrey photographer Darren Langis of Langis Photography.

"After all, it's a Saturday in July."

He said the importance of the supposedly lucky day has been blown way out of proportion, with some

companies even charging a premium on their usual prices.

"For some reason, we never heard all this about June 6, 2006," he joked.

Ron Star, manager of events at Eaglequest Coyote Creek said their venue was booked about a year ago, but that's not unusual.

"People always like funny dates," he explained. "We've had the same kind of requests for Christmas Day and New Year's."

After this weekend, many in the industry will be feeling some relief. However, warns Commissioner Wallace, there are more lucky dates to come. "Aug. 8, 2008 is already getting inquiries," he said.

"I'm sure it will be just as popular," agreed Fraser.

Her advice to couples looking to secure a lucky wedding date?

"Book in advance. Way in advance."

LORI FRASER/

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